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Understanding the College Persistence Experiences of Low-income, First-generation, Latinx Students

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Dedication

For my former students in the Rio Grande Valley, who inspired this work and are always in my heart.

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I am deeply grateful to my professors, especially my committee, for all the time and care they have given me. As this dissertation is about college persistence, I would like to acknowledge here that I would not have finished this degree if they had not believed in me.

Abstract

Understanding the College Persistence Experiences of Low-income, First-generation, Latinx Students

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While a number of studies have examined persistence for Latinx, first-generation, and/or low-income students separately (or in combination of two), few have closely examined the experiences of students who are at the intersection of these three identities, particularly those who are from non-urban areas and did not graduate at the top of their class. Through in-depth interviews with fifteen young adults from the Rio Grande Valley, eight who have completed a bachelor's degree and seven who have stopped out, this study investigates the barriers encountered and the sources of strength students drew on in persevering. The findings illuminate how the cumulative effects of challenges can derail these students and suggest multiple ways to support them in finishing their degrees.

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Chapter 1: Purpose and Rationale

Before attending graduate school, I taught high school in the Rio Grande Valley in south Texas from 2010 to 2013. My students were predominantly low-income, first-generation, and Latinx. I saw how full of promise and potential they were, and listened as they shared their dreams of colleges and careers. But over the years, I saw many of the students who aspired to college be derailed in their pursuit of a degree. I came to graduate school to better understand how to support students like mine in fulfilling their dreams, and conducted this dissertation to help do so.

This study was guided by the following research question: How do low-income, first-generation, Latinx students from a non-urban community understand and make sense of the factors that they believe contribute to their persistence in college, particularly for students who did not graduate in the top ten percent of their class? To answer this question, I interviewed 15 low-income, first-generation, Latinx students from a semi-rural community in the Rio Grande Valley about their journeys to and through college, and what they believe contributed to their persistence or stopping out. At the time of the interviews, the participants were between the ages of 24 and 26. Eight have completed a four year degree, and seven have stopped out. This study identified barriers they encountered, sources of motivation and support toward persistence, and differences between the two groups.

The first chapter explains the problem that the research question addresses and why it is important to answer. The second chapter reviews the relevant literature and describes the theories that guided this research. The third chapter details the methodology of the study and the community context it was situated in. The fourth chapter contains vignettes of each of the participants that provide overviews of their journeys into and through college. The fifth chapter presents the significant findings of the study, organized in themes. The sixth and final chapter explains how these findings contribute to the literature and theory, and provides policy recommendations and directions for future research.

THE IMPORTANCE OF COLLEGE PERSISTENCE

A college degree confers many economic and social benefits. Higher levels of education are correlated with higher income and lower levels of poverty and unemployment (Ma, Pender, & Welch, 2019). Lifetime earnings for those who hold a bachelor's degree are 74% higher than for those with high school diploma (Carnevale, Rose, & Cheah, 2011). Those with higher levels of education are more likely to be covered by employer-provided health insurance, for both full- and part-time workers (Ma, Pender, & Welch, 2019). College graduates are also more likely to be civically engaged: in the 2016 presidential election, 73% of 25- to 44-year-olds who hold at least a bachelor's degree voted, compared to 41% of high school graduates in the same age group (Ma, Pender, & Welch, 2019).

Dropping out of college is costly for students and their families, the institutions they attend, and society in general. Students who start college but do not graduate invest time and money without receiving the benefits of a degree, and may experience emotional and psychological costs to dropping out (Ramsdal et al., 2018). In 2013, the Educational Policy Institute estimated that low rates of persistence cost colleges an average of $10 million per year, nearly $14.5 billion altogether (Raisman, 2013). U.S. states lose more than $1.3 billion per year from students who drop out during their first year of college, and the federal government loses an additional $300 million per year (Schneider, 2010). For the cohort of full-time students who started a bachelor's degree in the fall of 2002 but did not graduate within six years, the American Institutes for Research estimated $3.8 billion in lost income, $566 million in lost federal income taxes, and $164 million in lost state income taxes, for a single year (Schneider & Yin, 2011).

Rates of Persistence for Latinx, Low-Income, and First-Generation Students

While a college degree is an important vehicle for socioeconomic mobility, Latinx persons have lower rates of educational attainment. In 2017, Latinx persons comprised 22% of those aged 18 to 24, but only 14% of those who held bachelor's degrees (Cahalan et al., 2019). In 2018, the percentage of Latinx 25- to 29-year-olds who held an associate's or higher degree was 31%, compared to 54% for their White peers (The Condition of Education, 2019). Disparities in both college enrollment and persistence contribute to these gaps: in 2017, 36% of Latinx 18- to 24-year-olds were enrolled as

undergraduate or graduate students, compared to 41% of White persons in that age group (The Condition of Education, 2019).

These differences in educational attainment are not because Latinx families do not value education. The Pew Research Center (PRC) found that 83% of Latinx people polled cited education as a main factor in their vote in the 2016 election (Krogstad, 2016). The PRC also found that nearly nine out of ten Latinx 16- to 25-year-olds say that a college education is important for success in life (Latinos and Education: Explaining the Attainment Gap, 2009).

Low-income and first-generation individuals also tend to have lower levels of educational attainment. In 2017, only 13% of those in the lowest family income quartile had attained a bachelor's degree by age 24, compared to 62% of those in the highest quartile (Cahalan et al., 2019). In that same year, just 11% of all bachelor's degrees were awarded to persons in the lowest income quartile, compared to 43% to the highest quartile (Cahalan et al., 2019). First-generation students have lower rates of persistence (Choy, 2001): a 2019 national report found that 56% of first-generation college students did not earn a postsecondary credential within six years, compared to 40% of continuing-generation students (RTI International, 2019). Students who are both low-income and first-generation are less likely to complete a bachelor's degree than students who have one of those characteristics, and are twice as likely to drop out of college by the third year compared to students who are neither low-income nor first-generation (Cahalan et al., 2019).

Many students belong to more than one of these demographic groups, and a considerable portion of the student population is Latinx, low-income, and first-generation. Latinx students are more likely to be low-income than their White peers (Latino et al., 2018), and there are 4.3 million Latinx children living in poverty in the U.S. (Kids Count Data Center, 2019). Latinx persons are also the most likely of all racial or ethnic groups to be first-generation college students (Latino et al., 2018); in fact, nearly half of Latinx college students are first-generation (Skomsvold, 2014). These demographic characteristics also overlap and intersect to produce different experiences. For example, Latinx first-generation students are less likely to persist to graduation than first-generation students from any other racial or ethnic group (Latino et al, 2018).

Supporting this population is a matter of equity, as these students are members of three historically marginalized groups. In addition, because these students make up a significant portion of the school-age population, supporting these students in earning postsecondary degrees is an important part of filling society's need for college graduates.

Factors that Affect College Persistence for Low-income, First-generation, Latinx Students

While a number of studies have identified factors that affect persistence for Latinx, first-generation, and/or low-income students separately or a combination of two, few have closely examined how students at the intersection of these three identities experience how these factors affect their persistence to graduation.

The quality of academic preparation in high school, including coursework, grades, test scores, and college counseling, has been shown to affect college persistence for

students from all backgrounds (Stewart, Lim, & Kim, 2015). For socioeconomically disadvantaged students, the effect of academic preparation on the odds of completing a bachelor's degree is even stronger (Goldrick-Rab et al., 2007). However, many low-income, first-generation and Latinx students attend under-resourced high schools that do not support college-going (Carter et al., 2013; Duncheon, 2018; Martinez & Deil Amen, 2015; Reid & Moore, 2008; Pérez & McDonough, 2008; Oakes, Rogers, Lipton, & Morrell, 2002; Tierney & Colyar, 2009). Moreover, socioeconomically disadvantaged and minority students are more likely to attend schools that lack college preparation programs and college counseling (Goldrick-Rab et al., 2007), and first-generation students often have less rigorous high school classes, particularly in science and math (Choy, 2001). Interestingly, while high school grades and SAT scores correlate with persistence for most students (Bordes-Edgar, Arredondo, Kurpius, & Rund, 2011; Perna, 2006; Mattern et al., 2008; Sackett et al., 2009), this correlation is weaker for Latinx students (Torres, 2006; Arbona and Nora, 2007; Bordes-Edgar et al., 2011; Shen et al., 2012).

Access to information is key in choosing a college and setting students up for academic success (Cabrera & La Nasa, 2000; Pérez & McDonough, 2008). School counselors are especially important sources of information for first-generation students, but students at under-resourced schools often do not receive enough help from them (Cabrera & La Nasa, 2000; Poynton & Lapan, 2017). Latinx first-generation students rely heavily on their siblings, peers, relatives, and high school contacts in choosing a college, planning for college, and overcoming barriers (Pérez & McDonough, 2008; Boden, 2011;

Borrero, 2011; Cabrera & La Nasa, 2000). However, acquiring information and resources about college readiness and access can be challenging for these families, especially if there are language barriers (Chlup et al., 2018; Tierney, 2013). In addition, families of first-generation students often have misconceptions about aspects like admission requirements and financial aid opportunities (Bussert-Webb & De La O, 2019). Students with thin college-going networks may turn to sources of information that are unhelpful or inaccurate, which can negatively affect persistence (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009).

Another factor that can significantly affect persistence is financial barriers (Zurita, 2004; Wilson, 2016). Financial support (such as grants and loans) has been shown to increase persistence, but low-income students and their families are less likely to receive information about financial aid opportunities and to file a federal application for student aid (Tuttle & Musoba, 2013; Goldrick-Rab et al., 2007). Low-income students are also less likely to apply to more expensive colleges, which often have better financial aid packages (Goldrick-Rab et al., 2007). Some families that are willing to take out loans lack a credit-worthy member to sign the loan document, and students who lack college-going social networks are more vulnerable to predatory loans or scams (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009).

Another factor that can affect persistence is students' experience of their transition to college, including their anticipatory socialization and first contact with the university (Zurita, 2004). In the summer before starting college, some students receive mixed, confusing, or unfriendly signals from colleges about matters like housing, and

many students do not have the confidence to contact colleges with questions or concerns (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009). During this time, low-income, first-generation students often do not have access to resource brokers (like counselors) who can help them transition to college (Clemens, 2016; Tierney, 2013). Due in part to this lack of support, first-generation students are more likely to have a difficult transition from high school to college (Pascarella et al., 2004; Smith & Zhang, 2009).

In addition to pre-college factors, researchers have identified multiple in-college factors that affect persistence. Students often do not anticipate the ways in which college demands more than high school, which especially impacts persistence for low-income and minority students (Brinkworth, McCann, Matthews, & Nordström, 2009; Goldrick-Rab et al., 2007). While high school students who develop self-management skills (such as goal setting and time management) are more likely to persist (Robbins et al., 2004), many students find that the learning habits they developed in high school often do not help them succeed in college (McCarthy & Kuh, 2006; Hagan & Macdonald, 2000). Students tend to expect that they will have more access to instructors and receive more feedback on their work than they actually do (Brinkworth, McCann, Matthews, & Nordström, 2009). First-generation students in particular are often unprepared for colleges' expectations around reading and writing (Murillo & Schall, 2016).

Students' sense of self-efficacy also affects their persistence (Wright, Jenkins-Guarnieri & Murdock, 2013). The link between self-efficacy and persistence has been established for first-generation and Latinx students in particular (Gibbons & Borders, 2010; Pérez & McDonough, 2008). While first-generation students often begin college

with lower confidence in their abilities to complete college work (Salis Reyes & Nora, 2012), growth in levels of college self-efficacy during the first semester of college are positively associated with persistence, regardless of the initial level (Wright, Jenkins-Guarnieri, & Murdock, 2013).

Academic performance in college strongly affects persistence (Zurita, 2004). Many first-year college students who report dropping out for academic reasons experience poor quality teaching and/or negative interactions with instructors (Brinkworth, McCann, Matthews, & Nordström, 2009). For Latinx students, performance in first year mathematics and English courses is a particularly strong predictor (Musoba & Krichevskiy, 2014). Having a critical mass of Latinx students can increase their academic performance (Hagedorn, Chi, Cepeda, & McLain, 2007). Academic integration strongly influences persistence for high-achieving low-income students (Bergerson, 2007; Chhen Stewart, 2012). First-generation students tend to have lower levels of academic integration as measured by attendance at career-related events, meeting with academic advisors, or participating in study groups (Nuñez & Cuccaro-Alamin, 1998). First-generation students also tend to have lower grades and complete fewer credit hours than their continuing-generation peers (Pascarella, Pierson, Wolniak, & Terenzini, 2004).

In addition to academic factors, feeling accepted and a sense of belonging can affect persistence, especially for minority students (Nora, 2004; Nuñez, 2009). Marginalized students often experience tension between the cultures of their communities and their colleges, and Latinx students often experience interpersonal and institutional microaggressions (Duncheon, 2018; Yosso et al., 2009). Perceived racism and

institutional hostilities can negatively affect persistence (Pyne & Means, 2013; Nuñez, 2009; Brinkworth, McCann, Matthews, & Nordström, 2009). For Latinx first-generation college students, social networks, cultural resources (such as student organizations and affirmative action programs), and ethnic studies coursework can increase persistence (Gloria & Castellanos, 2012; Benmayor, 2002; Nuñez, 2011).

The influences of families and social networks also affect students' likelihood of persisting in college. Family support increases the likelihood that Latinx and first-generation students will enroll in college, and Latinx students' families often play a large role in the college choice process (Eichler & Martinez, 2012; Chlup et al., 2018; Cabrerra and La Nasa, 2000). For Latinx first-generation students, the sense of pride at being the first in their families to go to college and the desire to financially support their families can be motivate them in persisting (Boden, 2011; Borrero, 2011; Arana et al., 2011). Some of these students look to their parents as models of strength and determination (Early, 2010). However, some students find that family tensions and responsibilities impede their academic success (Musoba & Krichevskiy, 2014; Hurtado et al., 2007). Some first-generation and Latinx students feel torn between their home and college cultures, and some struggle to balance their families' expectations with their own wants (Clemens, 2016; Duncheon, 2018; Yosso et al., 2009).

GAP IN THE LITERATURE

While a number of studies have examined how these factors affect persistence for Latinx, first-generation, and/or low-income students separately (or in combination of

two), few have closely examined how students who are at the intersection of these three identities believe these factors affect their persistence. For example, in their review of the literature on Latinx first generation college students, Salis, Reyes and Nora (2012) wrote that they "have found no studies that have closely examined Hispanic first-generation college students' persistence until graduation specifically." More recently, Latino et al. (2018) wrote that there is little literature on Hispanic first-generation students.

While most researchers of college students tend to disaggregate samples by singular social identities, "there is a unique experience at the intersection of individuals' identities, and efforts to isolate the influence of any one social identity fails to capture how membership in multiple identity groups can affect how people are perceived, are treated, and experience college and university environments" (Museus & Griffin, 2011, p. 6-7). When research "conflates or ignores intragroup differences", researchers miss how social identities interact to shape people's lives (Crenshaw, 1991, p. 1241). Not attending to the intersectional nature of these identities can result in "inappropriate or simplistic prescriptions for educational equity" (Grant & Sleeter, 1986, p. 197), and unintentional reification of educational inequities rather than social change (Jones, 2015). Therefore, taking an intersectional approach to studying this topic "is essential to overcome simplistic, static, one-dimensional, and additive approaches to education research" (Tefera, Powers, & Fischman, 2018, p. vii).

There is also a need for more qualitative studies that look deeply into students' experiences of persistence. Clemens (2016) noted that few studies have investigated the experiences of low-income, first-generation students in-depth, and "even fewer studies

have explored the connections among life experiences during high school and college" (p. 2045). Similarly, Saunders and Serna (2004) wrote that without "studies that follow students from high school through college, very little information can be fed back to the K12 system" (p. 161). In addition, as my literature review will show, many of the in-depth, qualitative studies on persistence focus only on students' first year. This study seeks to fill these gaps in the literature by closely examining the pre-college and in-college factors that affect persistence for Latinx, first-generation, low-income students throughout their college experience, with the goal of better understanding how to support these students in attaining degrees.

This study was guided by the following research question: How do low-income, first-generation, Latinx students understand and make sense of the factors that they believe contribute to their persistence in college? In order to answer this question, I interviewed 15 low-income, first-generation, Latinx students about their journeys into and through college, and what they believe contributed to their persistence or stopping out. At the time of the interviews, the participants were between the ages of 24 and 26. Eight have completed a four year degree, and seven have stopped out. This study identified barriers they encountered, sources of motivation and support toward persistence, and differences between the two groups.

The first chapter of this dissertation explained the problem that the research question addresses and why it is important to answer. The second chapter reviews the relevant literature and describes the theories that guided this research. The third chapter details the methodology of the study and the community context it was situated in. The

fourth chapter contains vignettes of each of the participants that provide overviews of their journeys into and through college. The fifth chapter presents the significant findings of the study, organized in themes. The sixth and final chapter explains how these findings contribute to the literature and theory, and provides policy recommendations and directions for future research.

Chapter 2: Literature Review

This study examined how Latinx, first generation, low-income students understand the factors that they believe affected their persistence in college. This chapter reviews the relevant literature, divided into five main categories of factors: academic preparation and performance (both in high school and college), institutional and informational, financial, social and cultural, and noncognitive. For each topic within these broader categories, this chapter examines what is known for all students, then reviews the literature on Latinx, first generation, and low-income students separately. I also explain that there are few studies that examine the experiences of students at the intersection of these three identities. At the end of this chapter, I make the case for why taking an intersectional approach matters.

ACADEMIC PREPARATION AND PERFORMANCE

The research literature suggests that the quality of students' pre-college academic preparation (including the courses students take and the level of rigor in those courses) and academic performance in both high school and college are associated with persistence. This section will examine research on how these factors affect persistence for both students in general and for low-income, first generation, and Latinx students in particular.

Academic performance in high school

Many studies have linked pre-college academic performance, including high school grades and scores on college entrance exams, to first-year college grades and persistence (Bordes-Edgar, Arredondo, Kurpius, & Rund, 2011; Perna, 2006; Mattern et al., 2008; Sackett et al., 2009). For example, Robbins et al. (2006) found that high school students who achieve academically are more likely to receive higher grades in their first year of college and to return for their second year. When combined with noncognitive factors, the authors found that pre-college academic performance explained approximately 24% of the variance in first-year college academic performance and 15% of the variance in retention.

However, the link between pre-college academic performance and college persistence is not as clear for Latinx students, especially for scores on college entrance exams. Shen et al. (2012) found that SAT scores are less predictive of academic performance at large institutions that serve high proportions of low-income and minority students. A study of 3,304 Latinx students from a predominantly commuter Hispanic-serving research university in a large urban area in the southeast found that while high school grade point average (GPA) predicted college persistence, scores on the Scholastic Aptitude Test (SAT) did not (Musoba & Krichevskiy, 2014). Other studies have found that neither high school grades nor scores on college entrance exams predict first-year grades or college persistence for Latinx students (Arbona & Nora, 2007; Nora & Cabrera, 1996; Bordes-Edgar et al., 2011). In fact, Torres (2006) found that Latinx students often do not see their pre-college track record as indicative of their potential.

Academic performance in college

For Latinx students, college academic performance, particularly in the first year, may be a stronger predictor of persistence than pre-college academic performance. A study of ten Latinx undergraduate students at a large selective midwestern PWI found that a major difference between those who persisted to graduation and those who stopped out were academic difficulties, even though both groups described similar home environments, a lack of social integration, and feelings of academic unpreparedness (Zurita, 2004). Nora and Cabrera (1996) found that the association between first-year grades and persistence was three times stronger for Latinx students than White students. A more recent study of 3,304 Latinx students from a predominantly commuter-serving HSI in a southeast urban area found that first-semester GPA predicted persistence to graduation (Musoba & Krichevskiy, 2014). In particular, the researchers found that first year mathematics and English courses predicted persistence, even after controlling for enrollment intensity, financial aid, high school GPA, SAT scores, and demographic characteristics. The researchers suggested that Latinx students may be using their performance in those courses to judge whether they believe they belong in higher education or not.

Pre-college academic preparation

The quality of academic preparation that students receive in high school is critical to setting them up for success in college. For example, in a literature review on the transition to college, Goldrick-Rab, Carter, and Wagner (2007) found that academic coursework in high school is a particularly strong predictor of college performance. The authors also found that students with higher levels of pre-college preparation are more

likely to enter four-year institutions (rather than two-year), which is particularly significant given that students who start at 2-year colleges are unlikely to ever earn a four-year degree, even if they aspire to. In addition, they found that students with higher levels of pre-college preparation are also more likely to start college immediately after high school, rather than delay enrollment (Goldrick-Rab, Carter, & Wagner, 2007).

Inadequate preparation in high school can set students up to struggle academically in college. Adelman (2006) found that intense, high-quality pre-college academic preparation is critical to making a smooth transition to college. In fact, the level of rigor of high school math, science, and foreign language courses was a stronger predictor of college performance than high school grades or standardized test scores (Adelman, 1999).

Unfortunately, first-generation students tend to receive less preparation for college than their continuing-generation peers. For example, Choy (2001) found that first-generation students tend to receive a less rigorous high school curriculum, especially in science and math. Reid and Moore (2008) found that even first-generation students who performed well in high school often felt overwhelmed in their college classes and unprepared to meet deadlines, finish papers, and provide the right evidence in their writing assignments. Similarly, Collier and Morgan (2008) found that many first-generation students have difficulty studying for exams and understanding professors' expectations of deadlines, writing standards, and style guides.

Researchers have found similar trends of low pre-college academic preparation for low-income and Latinx students. Many low-income and minority students attend high

schools that do not prepare them for college (Oakes, Rogers, Lipton, & Morrell, 2002; Tierney & Colyar, 2009; Carter et al., 2013). Just as Choy (2001) found for first-generation students, socioeconomically disadvantaged and minority students tend to take fewer math and science courses in high school, and are more likely than their peers to receive vocational training instead of college preparation (Goldrick-Rab, Carter, & Wagner, 2007). Similar to what Reid and Moore (2008) found for first-generation students, Martinez and Deil Amen (2015) found that Latinx students who had earned As and Bs in high school were struggling to earn Cs and Ds in their first year of college, and felt unprepared and academically insecure. Hungerford-Kresser and Amaro-Jimenez (2012) found that first-generation Latinx students needed help from academic support services to understand faculty's implicit standards.

Few studies have examined the effects of inadequate pre-college preparation on low-income, first-generation, Latinx students in particular. One such study examined the first-year experiences of 37 first-generation, Mexican-American, predominantly low-income, recent high school graduates at a public HSI in the Rio Grande Valley (Murillo & Schall, 2016). The participants described their high school classes as "structured to the point of being repressive," emphasizing rote activities like worksheets, and narrowly focused on preparation for the state standardized exam (Murillo & Schall, 2016, p. 318). This did not prepare them to interpret texts, synthesize material, and express their opinions as their college classes required. The participants said they felt overwhelmed by the amount of reading and writing expected in college, compared to what had been asked of them in high school. They expressed frustration that "college

instructors offered little concrete assistance for navigating college texts, other than exhorting them to 'read carefully'" (Murillo & Schall, 2016, p. 321).

A recent case study examining the first-year experiences of eight low-income, first-generation, Latinx college students made similar findings (Duncheon, 2018). All the participants were high-achieving, highly motivated graduates from a low-performing magnet high school in a high-poverty urban neighborhood in Southern California. They attended a range of institutional types from small to large, open-access and selective, public and private. Across different institutional contexts, all the participants reported feeling that their high school experience had seriously underprepared them for college, especially for the reading and writing it required (Duncheon, 2018). In retrospect, they felt that their high school classes had "babied" them. One student remarked that "The most I wrote in high school was three pages. I was the only student in my First Year Experience class who had never written a five-page paper. My [college] final consisted of a 15-page paper" (Duncheon, 2018, p. 384). Essays that would have received A's in high school were graded as C's in college. It seemed to the participants that one week of college coursework was equivalent to about three weeks of high school work. One student remarked that "It was like I was thrown into a tornado" (Duncheon, 2018, p. 384). The participants also said that they were unfamiliar with literature that they were expected to have read in high school. They struggled to figure out how to study, and it took a long time to get up to speed. The experience made students worry that they were not as smart as they thought they were in high school.

Summary of academic preparation and performance

While many studies have linked pre-college academic performance (including high school grades and college entrance exam scores) to college persistence, for Latinx students, academic performance in college seems to be a better predictor. Pre-college academic preparation, including which courses students take and their level of rigor, is a critical factor for students' success in college. Many low-income, first-generation, Latinx students do not receive high-quality preparation, which sets them up to struggle in college and can lead to discouragement. While a few studies have examined how low-income, first-generation, Latinx students' academic experiences in high school affect their early experiences in college, few have examined how their high school academic preparation affects persistence to graduation.

INSTITUTIONAL AND INFORMATIONAL FACTORS

Institutional factors are those that institutional policies can directly affect. High school-level institutional factors that affect students' persistence in college include course rigor and offerings (see the "Academic" section of this literature review), and the availability and quality of college advising and college access programs. College-level institutional factors that affect persistence also include the processes through which students are brought into the college (such as first contact during the application/acceptance process, bridge programs, new student orientations, and first year seminars), the quality of students' interactions with college faculty and advisors (such as students' perceptions of their approachability, helpfulness, and respect for their culture),

and the campus climate (including initiatives to help students of different cultures feel that they belong) (Moore, Hossler, Ziskin & Wakhungu, 2008).

High school counseling and college access programs

High school counselors can be critical to setting students up for success in college. For all students, the quality of students' relationships with their counselors and how often they meet affects how effective counselors are in setting students up for success in college. The following two studies illustrate this point.

In the first study, researchers sampled 5,595 students in Grades 7–12 from a large urban district in the western region of the U.S. (Lapan, Wells, Petersen, & McCann, 2014). They found that both how often school counselors met with students about college and career readiness issues and how helpful students found these meetings to be were meaningful predictors of their aspirations and plans to attend college. In addition, students' perceptions of how responsive school counselors were predicted the extent to which they actively engaged in educational and career planning. While the student population of the district that the participants were sampled from was 31% Latinx and 47% free or reduced-price lunch, the authors did not control for those variables, or check for differences between Latinx or low-income students and their peers.

The second study examined 416 students from 16 high schools across Massachusetts. Similarly, its authors found that students were more likely to aspire to, enroll in, and succeed in postsecondary education if they met more often with their school counselors for help with finding direction in their lives and applying to

postsecondary education (Poynton & Lapan, 2017). Moreover, the researchers found that students had better outcomes if they were able to develop a more personalized relationship with their school counselors, and if their postsecondary planning started by the tenth grade. However, in the context of this literature review, it is important to note that only 11% of the students in the study were Latinx, and the authors did not look for differences between Latinx students and their peers. In addition, the authors acknowledged that since the study was conducted in a state with a wealth of 4-year colleges and universities, the findings may not generalize as well for students who have less access to higher education institutions.

Counselors are especially important for low-income, first-generation students, who often have less access to college-going knowledge (Tierney, 2013). For example, Cabrera and La Nasa (2000) found that while upper-income students receive information about college from a variety of sources, low-income, first-generation students rely heavily on their high school counselors. Unfortunately, research shows that low-income and non-White high school students tend to attend smaller schools that lack counseling, and that low-income, first-generation students often lack access to college counselors and other resource brokers (Goldrick-Rab, Carter, & Wagner, 2007; Tierney, 2013).

Even when counselors are available, disadvantaged students do not always get the same support as their peers. For example, Gibbons and Borders (2010) found that Latinx prospective first-generation students perceived less support from school personnel than did their Latinx peers whose parents had some postsecondary education. For some marginalized students, lack of trust in professional advisers and institutions can

undermine help-seeking. Studies have shown that some Latinx first-generation students may be reticent to ask for help from individuals with whom they do not already have established relationships, and may initially be wary of trusting advisors from institutions (Saunders & Serna, 2004; Torres et al., 2006).

Transition to college

One period during which students especially require support is the transition from high school to college, particularly first-generation, low-income, and Latinx students. Several scholars have found that first generation students are at greater risk for a difficult transition from high school to college (Pascarella et al., 2004; Smith & Zhang, 2009). Castleman and Page (2020) found that rates of "summer melt," which refers to students enrolling but not matriculating in college, are much higher for lower income students than for higher income students, even after controlling for academic achievement. Arnold, Fleming, DeAnda, Castleman, and Wartman (2009) argue that low-income, first generation students need considerable time and attention from a knowledgeable person with whom they already have a relationship in order to smoothly transition to college. A study of ten Latinx undergraduate students at a large, selective PWI found that a key difference between those who graduated and those who stopped out were their experiences in transitioning to college, particularly their anticipatory socialization and first contact with the university (Zurita, 2004). This was the case even though the students experienced similar home environments, lack of social integration, and feelings of academic unpreparedness.

A 2006 study of mostly low-income, non-white, first generation students found that access to counselors during the transition period can increase the likelihood that students will matriculate in college (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009). Their study followed 500 recent graduates from over 50 urban high schools that all supported students in aspiring to four-year colleges and gaining admission. Conventional wisdom is that by the time students leave high school, they have finalized their college decisions. However, the researchers found that many students continued to make and change decisions about where and whether to attend college in the summer after high school, and dubbed this phenomenon the "summer flood" (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009). Even with all the supports offered by their high schools, at least one-third of the participants reconsidered or changed their college plans over the summer, and at least one in five decided not to start college at all.

Some students received mixed, confusing, or unfriendly signals from colleges about admission, housing, and other non-financial aid matters (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009). These signals can dampen students' motivation to attend college, discourage them from reaching out for support or answers to questions, and negatively affect their experience of the transition to college. This directly relates to persistence, given that first contact with the college has been associated with whether or not students graduate (Zurita, 2004).

In addition to identifying the "summer flood" phenomenon, the study demonstrated that providing students with access to counselors during the summer increased the likelihood that they would enter college (Arnold, Fleming, DeAnda,

Castleman, & Wartman, 2009). The researchers randomly selected some students to continue receiving support from counselors after graduation. They found that 57% of the students who had access to summer counseling followed through with their post-high-school plans in the fall, compared to 37% of those who did not. Students tended to require assistance most often between two and four weeks after graduating from high school (from approximately the beginning to the middle of July). While most high schools do not serve students after they graduate, models like this are in line with national trends toward conceptualizing education as a continuous P-16 system (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009).

In addition to traditional counseling, some high schools offer college access programs that can help low-income, Latinx, and first-generation students transition to and succeed in college. Saunders and Serna's (2004) longitudinal study of ten Latinx, first generation, low-income college students found that the college access program they participated in helped them transition to college and learn how to marshal individual and institutional support. The students had attended a diverse public high school in Southern California in which racial/ethnic minorities had a graduation rate of 72%, and only 20% were eligible for 4-year colleges and universities (Saunders & Serna, 2004). The college access program helped students build the social capital to apply to, enroll in, and succeed in college through academic tutoring, assistance with scheduling classes, counseling, mentoring, college field trips, parent information sessions, and assistance with applying for colleges and financial aid. The study participants enrolled in college right after high school, and eight attended nonlocal 4- year institutions. At the end of the study, nine of

the ten participants had persisted into their 3rd year of college, and one had stopped out but intended to enroll in a community college.

In addition to providing students with information, the college access program provided students with a social network that they drew on even after they left for college. As discussed elsewhere in this literature review, social factors can contribute to student persistence. Through biannual semi-structured interviews, Saunders and Serna (2004) found that for some students, their shared experiences in the program created enduring social connections that helped them transition to and persist in college. The community students built through the program became a source of support that helped them deal with new issues and experiences in college.

While some high schools offer college access programs to help students transition, some colleges offer summer bridge programs. As discussed elsewhere in this literature review, many low-income and first-generation students are underprepared for college, and many marginalized students may have difficulty integrating into the campus's culture. Bridge programs can help students acclimate to their college, understand its expectations, and make social connections (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009). For example, Duncheon's (2018) case study of eight low-income, first-generation, Latinx students in their first year of college found that those who participated in bridge programs benefitted from them, although they did not completely make up for their lack of preparation in high school.

While college access programs in high school and bridge programs in college can be highly beneficial to disadvantaged students, many do not have access to them. A

literature review found that socioeconomically disadvantaged and minority high school students tend to attend smaller schools that lack college preparation programs (Goldrick-Rab, Carter, & Wagner, 2007). Arnold, Fleming, DeAnda, Castleman, and Wartman (2009) found that less selective colleges, which low-income, first-generation and Latinx students are more likely to attend, are less likely to offer bridge programs.

Sense of belonging

Institutional factors can affect students' sense of belonging, which affects persistence. Nora (2004) found that Latinx students were more likely to persist if they felt personally accepted by their college or university. Nuñez (2009) found that for Latinx students, one of the strongest positive predictors of a sense of belonging was having the impression that faculty take an interest in students' development. She also found that providing a diversity curriculum positively influenced sense of belonging. Nuñez came to these conclusions after analyzing survey data from thousands of second-year Latinx students at nine four-year public research universities engaged in diversity initiatives. The universities varied by geographic region, size, and racial composition of the student body.

Nuñez (2009) also made some perplexing findings. She found that second-generation immigrants felt less of a sense of belonging and perceived less interest from faculty than either first- or third-generation immigrants. She also found that even though they reported feeling a greater sense of belonging, students who were more socially and academically engaged and familiar with diversity issues reported experiencing a more hostile and exclusionary campus climate.

Campus climate

Other institutional factors affect persistence by affecting the campus climate. A case study of a first-generation, low-income Latina during her first year at a highly selective, private PWI illustrated how subtle social and institutional discourses can create hidden stress, struggle, and doubt that work against students' success (Pyne & Means, 2013). Perceived racism on campus has been linked to lower rates of student retention (Brown et al., 2005). Yosso et al. (2009) found that many Latinx students suffer interpersonal and institutional microaggressions, including being excluded from study groups and feeling culturally alienated from the campus community. A case study of a first-generation Latina's experience in her first year in college illustrates an example of such a microaggression when she recounts how a professor referred to her ESL status as a disability (Clemens, 2016). However, perceived discrimination may not affect persistence for Latinx students: in a quantitative study of 408 students from the Los Angeles area, Witkow, Huynh, and Fuligni (2015) found that perceived discrimination from adults predicted four-year rates of college persistence for other races and ethnicities, but not for Latinx students.

Research has shown that colleges can positively influence student persistence through institutional factors. Hagedorn, Chi, Cepeda, and McLain's (2007) study of community colleges found that having a critical mass of Latinx students can increase their academic performance. Nuñez (2011) suggests that having Chicano studies coursework can help students build a sense of solidarity with peers, think critically about their own cultural and familial backgrounds, and find supportive faculty members.

Similarly, Gloria and Castellanos (2012) find that culturally sensitive emotional and social support is vital to the success of Latinx first-generation college students.

Summary of institutional and informational factors

Research shows that institutional factors including counselors, high school college access programs, campus bridge programs, and diversity initiatives can help Latinx, low-income, first-generation students prepare for, apply to, adjust to, and persist in college. More collaborative programming between secondary and postsecondary institutions could help facilitate the transition to college (Gloria & Castellanos, 2012; Goldrick-Rab et al., 2007). However, there are still gaps in the literature on how counseling and transition affects persistence. For example, Poynton and Lapan (2017) pointed out that there is limited research on understanding both the impact of high school counseling on student success in college and the specific kinds of activities school counselors can emphasize in their work that functionally increase students' chances of enrolling and persisting in postsecondary education.

FINANCIAL FACTORS

Financing a college education requires resources and careful financial planning, which not all students have equal access to. A study of 416 students from 16 high schools across Massachusetts found that students were more likely to aspire to, enroll in, and succeed in postsecondary education if they saw their school counselors more often for assistance in thinking about how to finance their education (Poynton & Lapan, 2017). However, many students are unaware of how to access financial aid resources other than

loans, or even that they are available (Bowen et al., 2009). Lack of information about financial aid options affects persistence: for example, students who do not know about available financial sources of support are more likely to choose to attend a college with a lower sticker price, but such colleges often have lower graduation rates (Dounay, 2008). Children of immigrants are at a particular informational disadvantage, because their parents are typically less familiar with the U.S. education system and sources of financial aid (Crosnoe, Cavanagh, & Elder, 2003).

Many college students work to support themselves while in school and finance their education, but this can stymie their academic progress. The number of hours college students work is negatively associated with persistence (Witkow, Huynh, & Fuligni, 2015). In addition, students who work longer hours are more likely to attend college part-time, which is associated with lower graduation rates (St. John & Musoba, 2010; Witkow, Huynh, & Fuligni, 2015). In addition to supporting themselves, some students may also need to support their families. A study of 408 Latinx, Asian, and European American participants from the Los Angeles area found that students who contributed financially to their families were less likely to persist, and that Latinx participants were more likely to contribute financially to their families than students of other ethnicities.

Unsurprisingly, financial challenges are a particularly significant factor for low-income students. Low-income students are more likely to need to support their families financially, which makes the opportunity cost of attending college more significant (as it reduces the amount of time students can spend working) (Witkow, Huynh, & Fuligni, 2015). Low-income students are less likely to graduate even after accounting for their

pre-college academic achievement. For example, Wyner, Bridgeland, and Dilulio (2007) found that while over 90% of high-achieving high school students of all incomes enroll in college, the lower-income high achievers are less likely to graduate from college than their higher-income peers. The researchers concluded that this was due in part to the fact that low-income parents and students are less likely to receive high quality information about financial aid opportunities, and as a result are less likely to file a federal application for student aid or apply to more expensive colleges, which sometimes offer better financial aid packages. In contrast, other researchers have argued that financial difficulties do not explain the low retention rates for high-achieving, low-income students attending four-year universities, because these students often receive adequate financial aid packages (Wilson, 2016). These researchers posit that levels of academic and social integration explain the differences in persistence, rather than financial factors.

Given that Latinx students are more likely to be low-income than their White peers, it is not surprising that financial issues are a primary factor in attrition for Latinx students (Zurita, 2004). A study of 3,304 Latinx students from a predominantly commuter Hispanic-serving research university found that higher family incomes and greater amounts of financial aid in the first semester were both associated with higher graduation rates (Musoba & Krichevskiy, 2014), and a study of transfer students at a Hispanic serving institution found that grants and loans were associated with persistence (Tuttle & Musoba, 2013). While financial assistance is critical to persistence, Latinx students may be less likely to receive it. For example, a study of 408 students found that while those who received financial aid were more likely to persist four years after starting

college, Latinx participants were less likely to receive financial aid than their Asian peers (Witkow, Huynh, & Fuligni, 2015).

Similar to the research on students overall, studies have shown that the amount of time Latinx students work and whether they attend college full- or part-time affects their persistence. For example, Crisp and Nora (2010) found that for Latinx community college students enrolled in developmental education, the likelihood of persistence, transfer to another postsecondary institution, or attainment of a degree was higher for full-time students and lower for those who worked more hours per week.

First-generation college students are especially affected by the pull to work. These students tend to spend significantly more hours per week working off-campus than their continuing-generation peers (Pascarella, Pierson, Wolniak, & Terenzini, 2004). Saenz et al. (2007) found that first-generation students who worked 20 hours per week or more as seniors in high school continued to feel the need to work through college.

First-generation students also tend to have thin college-going social networks that leave them more vulnerable to making unsound financial decisions or falling for scams. For example, one study found that many first-generation and low-income students received repeated phone calls from for-profit school recruiters pressing them to sign binding financial agreements, and one student nearly fell for an eBay ad that promised a $1000 scholarship for a payment of $500 (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009).

A few studies have investigated how financial factors affect persistence for students who are at the intersection of being low-income, first-generation, and Latinx.

For example, Arnold, Fleming, DeAnda, Castleman, and Wartman's (2009) study of low-income, non-white, and first-generation students from urban high schools in the summer between high school and college highlighted several financial difficulties that these students face. They found that even after applying for financial aid, many students left high school not knowing their financial aid situation. In addition, some students and their families had difficulty trusting that taking on student debt would pay off (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009). On the other hand, some families who were willing to take out loans lacked a credit-worthy member to sign a loan document.

Summary of financial factors

Financial barriers are a significant factor in dropping and stopping out. Many college students work through school to support themselves and finance their education, but this can stymie their academic progress, as working longer hours and/or enrolling part-time are associated with lower graduation rates. Unsurprisingly, low-income students are more likely to be impacted by financial barriers, and Latinx and first-generation students are more likely to be low-income. Financing a college education requires resources and careful financial planning, such as guidance in filling out the FAFSA and in finding and applying for scholarships. Not all students have equal access to these resources and supports; for example, some families lack a credit-worthy member to sign a loan document. Moreover, first-generation students with thin college-going social networks are more vulnerable to making unsound financial decisions or falling for scams. While several studies have examined how financial factors affect persistence for

low-income, Latinx, or first-generation students, few have examined how students at the intersection of these three identities understand the impact of financial factors.

SOCIAL AND CULTURAL FACTORS

Social and cultural factors, including social capital, social integration/sense of belonging, cultural ties, and family influences, affect student success. Such support systems are particularly vital to helping first-generation, low-income, and Latinx students persist in college (Boden, 2011; Borrero; 2011). This section examines research on how these factors relate to persistence.

Social and cultural capital

Social capital refers the information, support, and resources an individual can access through relationships, connections and social networks (Bourdieu, 1986). In studying the formation of social capital among low-income Mexican-origin youth, Stanton-Salazar (2001) described a "complex constellation of dispositions and skills related to network-building and adaptation to environmental demands, stressors, and opportunities" (p. 24). While Coleman saw social capital as a public good where individuals' actions benefit the whole, Bourdieu saw social capital as reproducing social inequality (Coleman, 1988). Unequal access to social capital factors in to lower college completion rates for first-generation students, whose social networks are less likely to include people with knowledge of how to access and succeed in college (Tinto, 1993; Duncheon, 2018; Stanton-Salazar, 2011).

Cultural capital refers to the knowledge, behaviors, and skills (including manners of speech, style of dress, and ability to recognize certain cultural references) that one uses to signal cultural competence and social status (Bourdieu, 1986). Institutionalized cultural capital refers to the formal recognition of a person's cultural capital, usually in the form of academic credentials or professional qualifications, and provides a mechanism for converting cultural capital into economic capital (Bourdieu, 1986).

Academic institutions tend to recognize and value "dominant" White and middle/upper class forms of cultural capital over others, and expect students from different backgrounds to conform to their norms in order to be gain access and acceptance (Carter, 2003). This disadvantages students from marginalized groups, including Latinx, low income, and first-generation students, whose "non-dominant" forms of cultural capital are often not recognized or valued (Carter, 2003). Students who do not have the dominant forms of cultural capital may feel pressure to compensate by overperforming, or receive fewer returns on their educational investment (Bourdieu & Passeron, 1977; Lamont & Lareau, 1988).

Similar to code-switching, some students display dominant capital in academic situations and non-dominant capital in others. Showing non-dominant capital provides a means of "cultural status positioning," which signals authenticity, belonging and in-group affiliation (Carter, 2003, p. 139). Non-dominant capital also allows students to resist despair and hopelessness by providing an alternative way to measure their self-worth and maintain self-esteem (Carter, 2003).

Students' levels of social and cultural capital are as important as academic ability in predicting whether or not they will enroll in college (Saunders & Serna, 2004). In fact, Perna (2000) found that after adding measures of social and dominant cultural capital (as measured by students' expectations for education, parental encouragement, and parents' level of involvement in their children's education) to controls for gender, college costs, financial resources, parents' level of education, encouragement from teachers/counselors to attend college, and academic ability, Latinx students are as likely as their White peers to enroll in 4-year institutions.

High school programs can build social capital that improves the chances of completing college for Latinx first-generation students. For example, Benmayor (2002) found that Latinx first-generation students who had participated in affirmative action recruitment programs as high school students drew on them as sources of mentoring and emotional support in college, and for help in navigating financial barriers. The programs provided access to circular networks in which students both received support and mentored younger students, which provided further motivation to persist in college (Benmayor, 2002).

However, the capital that first-generation Latinx students develop in high school does not automatically carry over into college. Saunders and Serna's (2004) study of ten first-generation Latinx college students found that participants varied in their abilities to transfer the capital they gained from their high school's college access program into college. The participants fell into one of three groups: those who were able to maintain pre-college social networks, establish new ones, and seek out resources and assistance;

those who relied heavily on pre-college networks and resources but struggled to connect to new sources of support; and those who were unable to either maintain ties to pre-college social networks or create new ones (Saunders & Serna, 2004). Students in the first group had the highest GPAs, while those in the last group had the lowest GPAs and showed the least persistence. Notably, students in the first group tended to attend smaller institutions where they were less likely to fall through the cracks.

Social integration

In addition to having and mobilizing social capital, the extent to which students socially integrate into the campus community is related to persistence for all students. Tinto's (1993) widely cited theory of integration posits that the more a student academically and/or socially integrates into their college, the more committed they are to completing their degree, and the more likely they are to persist to graduation (Guiffrida, 2006). For example, Chhen Stewart (2012) argued that social integration strongly influences persistence for high-achieving low-income students.

Social integration starts with a smooth transition to college, and social support networks are particularly important in helping students transition (Tinto, 1998). Researchers have found that parents, friends, high school teachers and guidance counselors, and college professors and academic advisors can facilitate a smooth transition (Cabrera & La Nasa, 2000; Smith & Zhang, 2009).

First-generation college students have lower levels of social integration, as measured by going out with friends from college and participating in student

organizations (Salis Reyes & Nora, 2012). This is particularly unfortunate because first-generation students may derive greater benefits from extracurricular involvement and peer interactions than their non-first-generation peers (Pascarella, Pierson, Wolniak, & Terenzini, 2004). This may be due in part to the fact that first-generation students are often low-income and may have to work more, leaving less time for extracurricular activities.

Similarly, Latinx first-generation students may also have difficulty making social connections on campus. Duncheon (2018) examined the experiences of eight high-achieving, highly motivated Latinx first generation students from a high-poverty urban neighborhood in their first year of college, and found that several of the participants reported having difficulty finding other first-generation students to connect with. Clemens's (2016) study of the experiences of a first-generation Latina in her first year in college also illustrates barriers to socialization for these students. The author wrote that the time demands of school and work left little time for the student to make friends. Moreover, her worries over feeling academically unprepared for college and the pressure she felt to succeed made her feel guilty for spending time socializing.

One potential impediment to social integration is homesickness, which can be more severe for students from tight-knit communities and/or cultures with a strong emphasis on being with family. For example, Duncheon's (2018) aforementioned case study found that several first generation Latinx students struggled with homesickness in college. Participants noted that it was the longest they had ever been away from their

parents, and one student lamented that he would not be able to see his baby brother and young cousins grow up.

Despite these difficulties, studies have illustrated how some Latinx first-generation students have formed social connections on campus. For example, Duncheon's (2018) aforementioned case study of eight first-generation Latinx students in their first year of college at examined their experience of social integration. The students were all high-achieving, highly motivated graduates of a low-performing magnet high school in a high-poverty urban neighborhood in Southern California, and they attended a range of institutional types. The author found that students' pride in being Mexican shaped how they built friendships on campus. All the participants enjoyed the social aspect of college, including meeting people who were different from them. Some were surprised by how comfortable they felt on campus, and by how much they had in common with students from different backgrounds. Similarly, Gloria and Castellanos (2012) documented how Latinx first-generation students formed on-campus networks that provided support, refuge, and a feeling of being seen and validated as Latinx students.

Sense of belonging

While this literature review has already discussed sense of belonging in the institutional factors section, sense of belonging is also part of this discussion of social integration. While Tinto's (1993) social integration theory is widely recognized and referenced, some scholars argue that it does not apply as well to students of color.

Guiffrida (2006) writes that while Tinto recognized that minority students need to connect with students from the same culture, he did not recognize their need to make cultural connections with people outside the university system. A culturally responsive application of Tinto's model recognizes that cultural connections play a greater role in student persistence than simply facilitating social integration (Guiffrida, 2006).

In place of Tinto's social integration theory, some researchers use the sense of belonging construct to understand how students of color develop a sense of membership in the university (Hurtado & Carter, 1997; Goldrick-Rab et al., 2007). A student's sense of whether or not they belong at a particular institution affects their persistence, and is particularly significant for underrepresented students who often feel like they do not fit in (Clemens, 2016). Individual-level interactions can foster a sense of belonging for Latinx students in the contexts of social/community organizations, community service activities, religious clubs, student government, sports teams, tutoring programs, in-class discussions, and informal out-of-class discussions with peers and faculty (Hurtado & Carter, 1997; Nuñez, 2009). At HSIs, participation in academic support/tutoring and traditional residential experiences have been shown to contribute to sense of belonging (Maestas et al., 2007). These experiences include living on campus, participating in sororities/fraternities, and holding a campus position (Maestas et al., 2007).

Nuñez (2009) identified several factors that affect sense of belonging for Latinx students. She analyzed survey data from thousands of second-year Latinx students attending nine four-year public research universities engaged in diversity initiatives. The universities varied by geographic region, size, and racial composition of the student body.

Nuñez found that positive cross-racial interactions and academic engagement (participation in class discussion) fostered the survey respondents' felt sense of belonging. The author also found a connection between sense of belonging and social capital, as two social capital measures (feeling a sense of obligation to the community and engaging in community service activities) predicted sense of belonging.

Culture

Substantial research has demonstrated that minority college students benefit from maintaining connections to their cultural heritage (Guiffrida, 2006). However, marginalized students often experience tension between their communities' cultures and the individualistic, middle-class norms and values that tend to dominate American universities (Duncheon, 2018; Carter et al., 2013; Yosso et al., 2009). This is especially true at predominantly white institutions (PWIs). Underrepresented students often feel both invisible and hyper-visible, which can negatively affect social integration (Pyne & Means, 2013). Benmayor (2002) found that Mexican-origin first-generation students in California have relied on cultural resources of support, including student organizations and affirmative action programs, to combat sentiments of invisibility on campus. She also found that students who had participated in affirmative action recruitment programs in high school drew on them as sources of cultural support in college.

Family

Families can be an importance source of influence and support, particularly for Latinx students (Boden, 2011; Borrero, 2011). Studies show that families of Latinx

students and members of their home communities provide essential cultural connections and support that help them deal with racism and cultural isolation in college, as well as other challenges to persistence (Bernal, 2002; Guiffrida, 2005). While White students tend to rely more on their college peers, non-White students more often depend on family for social support (Smith & Zhang, 2009). In a qualitative study of Latinx high schoolers in the greater Los Angeles basin, many of whom were first-generation, Pérez and McDonough (2008) found that students relied heavily on their siblings, peers, relatives, and high school contacts in choosing a college.

Maintaining family relationships is one of the most important factors in helping Latinx students adjust to attending college (Saunders & Serna, 2004). Unfortunately, some students struggle to adapt while sustaining their relationships with their home communities (Guiffrida, 2005). A shared sense of cultural identity can help maintain those relationships. For example, Duncheon (2018) found that students' pride in being Mexican shaped how they maintained connections with their family.

Family can be a source of strength and comfort for Latinx first-generation students in particular (Saunders & Serna, 2004). One study at an HSI found that family support was associated with persistence for Latinx students, and that first-generation students drew motivation and strength from their narratives of educationally advancing their families (Arana et al., 2011). Similarly, Boden (2011) and Borrero (2011) found that for first-generation Latinx high school seniors, the prospect of becoming the first in their families to attend college gave them a sense of pride and responsibility. Early (2010) found that Latinx first-generation students who had been recognized for strong writing

skills in college attributed them to the attention, resources, and protection they had received from their parents as children, and see their parents as role models of work ethic and determination. Because family is so important, some researchers argue for including family involvement in support services for Latinx first-generation college students (Salis Reyes & Nora, 2012).

Mixed effects of social influences

While family ties positively influence persistence, researchers of Latinx students have found that in some cases, the burdens of family responsibilities can disrupt their academic progress (Musoba & Krichevskiy, 2014; Hurtado et al., 2007). Witkow, Huynh, and Fuligni's (2015) study of 408 Latinx, Asian, and European American participants from the Los Angeles area illustrates this point. The researchers administered surveys to measure "current family assistance" (the degree to which students felt responsible for supporting their families) and "future family assistance" (the value students place of supporting their families in the future). The students were surveyed twice: in their senior year of high school, and again two years after enrolling in college. For the Latinx participants, future family assistance was associated with a lower likelihood of persistence four years after enrolling in college, even after controlling for socioeconomic status, family immigration status, high school GPA, and gender.

The mixed effects of family responsibilities are evident for first-generation Latinx students in particular. For example, Saunders and Serna (2004) found that while family was a source of strength and comfort, first-generation Latinx students who attended

college close to home often struggled to balance their families' needs with the demands of attending college full-time. These students may also feel a great deal of pressure to succeed for their families and communities (Duncheon, 2018). Clemens's (2016) study of the experiences of a first-generation Latina in her first year in college illustrated how students sometimes struggle to balance their own desires with the pressure from their families. The student felt obligated to repay the sacrifices her family had made to support her education, but the subject she found most interesting and wanted to pursue conflicted with their aspirations and expectations for her. In addition, the time demands of school and work left her little time to spend with her family, and she lamented feeling like she was growing apart from them.

Some peer influences can also hinder college persistence (Hurtado, Carter, & Spuler, 1996). Reliance on peers for guidance can be problematic for students with little access to college-going information. A study of low-income, non-white, and first generation students from urban high schools found that in the summer between high school and college, many students sought knowledge from sources that were unhelpful or inaccurate in their advice (Arnold, Fleming, DeAnda, Castleman, & Wartman, 2009). The authors also found that in some cases, close/romantic relationships motivated students to change their plans to stay closer to home.

Summary of social and cultural factors

Social connections with peers and family members can provide students with support and motivation to persist in college. For marginalized students in particular, it is

important to create social connections on campus and maintain connections with family and home communities. Although social relationships are critical to persistence, it is important to note that some forms of social pressure can work against academic success. Cultural factors are also significant to persistence, especially for Latinx students. While tensions between the dominant culture of universities and students' home cultures can be difficult to navigate, maintaining cultural ties can help students persist. Though a wealth of research exists on how social and cultural factors affect success for Latinx, low-income, and first-generation students, few studies have examined how students at the intersection of these three identities perceive how these factors affect their persistence to graduation.

NONCOGNITIVE FACTORS

Non-cognitive factors, including executive functioning skills like time management and goal setting, affect academic success and persistence (Wright, Jenkins-Guarnieri, & Murdock, 2013; Robbins et al., 2004). Some scholars argue that they are even more important to student success than content knowledge (Byrd & Macdonald, 2005). Robbins et al. (2006) found that students who showed such skills in high school tended to earn higher GPAs in their first year of postsecondary education, and to persist into at least their second year. While college students in general often have difficulty managing their time, first-generation students in particular may struggle with goal setting and time management (Hungerford-Kresser & Amaro-Jimenez, 2012).

Goal setting

Academic and career goals can motivate students to perform well academically and to persist in school (Wright, Jenkins-Guarnieri, & Murdock, 2013). Researchers have also found this to be true for Latinx students. For example, in a case study of ten Latinx undergraduates at a large, selective, public PWI in the Midwest, those who persisted through graduation and those who stopped out differed in their education and career goals, even though they had similar home environments, lack of social integration, and feelings of academic unpreparedness (Zurita, 2004). Similar findings exist for first-generation Latinx students: Boden (2011) found that they had goals of finding careers that would help them financially support their families, and believed that a college education was necessary to reach those goals.

Self-efficacy

A particularly important non-cognitive factor is self-efficacy, which refers to a person's belief in their ability to perform the necessary tasks to achieve their goals (Bandura, 1986). This literature review focuses specifically on college self-efficacy, which Solberg et al. (1993) defined as a student's level of confidence in their capacity to effectively complete tasks related to attaining a college degree. Researchers have linked college self-efficacy to persistence, academic achievement, academic goals, and career development (Vuong, Brown-Welty, & Tracz, 2010; Barry & Finney, 2009).

One study found that increases in students' self-efficacy in the first semester of college predicted academic success and persistence into the second semester (Wright, Jenkins-Guarnieri, & Murdock, 2013). The researchers surveyed 401 undergraduates at a

public 4-year university in the Rocky Mountain region at both the beginning and end of their first semester, and analyzed changes in the measured levels of college self-efficacy. Their findings held true after controlling for first-generation status, gender, ethnicity, high school GPA, and initial level of college self-efficacy. In the context of this literature review, it is important to note that while the study controlled for ethnicity, only 3% of the participants were Latinx. The researchers concluded that because initial college self-efficacy scores were not related to persistence, students must need the learning experiences from the first semester in order to accurately assess their college self-efficacy. This would agree with the finding discussed earlier in this literature review that students are often not able to accurately judge how prepared they are for college. Another possible interpretation of this study's findings is that an increase in self-efficacy indicates an ability to adapt to colleges' expectations.

First-generation students tend to have lower levels of college self-efficacy, and begin college with lower confidence in their abilities to complete college work (Bui, 2002; Salis Reyes & Nora, 2012). Researchers have found this to be true as early as middle school: Gibbons and Borders (2010) found that while most of the prospective first-generation middle school students they surveyed planned to attend four-year colleges, the students had lower expectations of their ability to succeed in college, compared to their non-first generation peers. However, the research on Latinx students is more complex depending on immigration background. Aguayo, Herman, Ojeda, and Flores (2011) found that college self-efficacy was related to GPA for Mexican-American

students who were second-generation and beyond, but not for those who were first-generation.

Related to students' beliefs about their capacity to succeed in college are students' expectations for whether or not attending college will have a positive outcome for them. In a quantitative study of middle school students, Gibbons and Borders (2010) found that prospective first-generation students and Latinx students perceived more barriers and had lower expectations for positive outcomes in college when compared to non-first generation students and other racial-ethnic groups, respectively.

Help-seeking orientation

Another non-cognitive skill important to success in college is the ability to seek help. Some have even argued that has a greater impact on student success than content knowledge (Byrd & Macdonald, 2005). A case study of eight low-income, first-generation, Latinx students in their first year of college (Duncheon, 2018) highlighted the importance of help-seeking behavior. The participants were all high-achieving, highly motivated graduates from a low-performing, high-poverty high school that had not prepared them well for college. Across different institutional contexts, the students who succeeded in college took advantage of whatever resources they could, including professors' office hours, tutoring, the writing center, and help from peers and mentors (such as Resident Advisors).

While help-seeking behaviors can be greatly beneficial, low-income, first-generation and Latinx students are less likely to engage in them. Research shows that

first-generation students tend to struggle with help seeking (Byrd & Macdonald, 2005). In a study of mostly low-income, first-generation students between high school and college, Arnold, Fleming, DeAnda, Castleman and Wartman (2009) found that many students did not feel confident enough to contact their intended college to ask a question or discuss an issue. The authors also noted that the students did not always share their plans with adults, and sometimes concealed their problems or intentions. For some Latinx students, lack of trust in professional advisers and institutions can undermine help-seeking. Stanton-Salazar (2001) found that for Mexican youth in particular, the development of a help-seeking orientation requires trust and reciprocity in the context of trusting relationships. He argued that for students who did not effectively mobilize support, it was not about lacking networks or social capital, but about feeling the need to self-protect and guard their self-esteem.

Researchers have come to similar conclusions in studying Latinx first-generation students. One study of Latinx first generation students who had participated in a college access program in high school said they knew of the resources their colleges offered, but were unable or reluctant to tap into them, and were reticent to ask for help from individuals who they did not already have established relationships with (Saunders & Serna, 2004). Torres et al. (2006) found that Latinx first-generation college students may be wary of trusting professional advisors at first, either because they do not see advisors as expert authorities, or because they do not feel comfortable asking for assistance. As a result, they may base important academic decisions on information from peers and pamphlets (Torres et al., 2006). Only after experiencing cognitive dissonance as a result

of an academic crisis did they seek help from the advisors who could have provided them with accurate academic information in the first place.

Summary of non-cognitive factors

Non-cognitive factors affect academic success and persistence. Some scholars argue that they are even more important to student success than content knowledge. These factors include executive functioning skills (like time management and goal setting), self-efficacy, and an orientation toward help-seeking. While a number of studies have examined how these factors affect persistence for Latinx students, first-generation students, or low-income students, few have examined how these factors affect persistence for students at the intersection of these three identities beyond the first year of college.

SUMMARY

This review of the literature identified five categories of factors that affect college persistence: academic preparation and performance, institutional and informational, financial, social and cultural, and noncognitive. I examined how these factors affect persistence for students in general and for Latinx, low-income, and first-generation students in particular. In so doing, I determined that there is a need for more research on how these factors affect students at the intersection of these three identities.

First, research shows that academic preparation and performance affect persistence differently for students of different backgrounds. While many studies have linked pre-college academic performance (including high school grades and college entrance exam scores) to college persistence, academic performance in college is a better

predictor for Latinx students. While pre-college academic preparation (including which courses students take and their level of rigor) is a critical factor for students' success in college, many low-income, first-generation, Latinx students do not receive high-quality preparation, which sets them up to struggle in college and can lead to lower rates of persistence. While a handful of studies have examined how these students' academic experiences in high school affect their early experiences in college, few have examined how their high school experiences affect persistence to graduation.

Second, research shows that institutional factors can help Latinx, low-income, first-generation students access, prepare for, adjust to, and persist in college. These factors include counselors, high school college access programs, campus bridge programs, diversity initiatives, and collaborative programming between secondary and postsecondary institutions. However, there are still gaps in the literature on how pre-college counseling affects persistence, such as the impact of high school counseling on student success in college. And while many studies have been conducted on the transition to college, more research is needed on how Latinx, low-income, first-generation students perceive the factors that influence their transition experience.

Third, financial barriers are a significant factor in dropping and stopping out. Financing a college education requires resources and careful financial planning, such as guidance in filling out the FAFSA and in finding and applying for scholarships. Not all students have equal access to these resources and supports; for example, low-income families are less likely to have a credit-worthy member to sign a loan document. Moreover, first-generation students with thin college-going social networks are more

vulnerable to making unsound financial decisions or falling for scams. Many college students work through school to support themselves and finance their education, but this can stymie their academic progress, as working longer hours and/or enrolling part-time are associated with lower graduation rates.

Fourth, social connections with peers and family members can provide students with support and motivation to persist in college. For marginalized students in particular, it is important to create social connections on campus and maintain connections with family and home communities. Although social relationships are critical to persistence, it is important to note that some forms of social pressure can work against academic success. Cultural factors are also significant to persistence, especially for Latinx students. While tensions between the dominant culture of universities and students' home cultures can be difficult to navigate, maintaining cultural ties can help students persist.

Fifth and finally, non-cognitive factors, including executive functioning skills (like time management and goal setting), self-efficacy, and an orientation toward help-seeking, affect academic success and persistence. Some scholars argue that they are even more important to student success than content knowledge.

While a number of studies have examined how these five categories of factors affect persistence for Latinx, first-generation, or low-income students, few have examined how students at the intersection of these three identities perceive their impact on persistence beyond the first year of college. At the end of the following section, I will explain why taking an intersectional approach to understanding student persistence is important.

THEORETICAL FRAMEWORK

This study was primarily guided by the theory of intersectionality, but also drew on elements from Yosso's cultural wealth framework to analyze the assets that helped students persist, and structuration theory to understand some students' decision to stop out. In this section, I explain why these perspectives are a good fit for this study.

Intersectionality

This study drew primarily on constructs of intersectionality to understand the unique experiences of Latinx, low-income, first generation students. In particular, I utilized the concept of structural intersectionality, which describes the ways that social systems interact to shape the experiences of individuals and recognizes that people with different identities face different obstacles (Crenshaw, 1991).

Kimberlé Crenshaw (1991) argued that in order to understand how the social world is constructed, we must account for individuals' multiple identities. These identities include (but are not limited to) socioeconomic status, race, and for students, first-generation status. Museus and Griffin (2011) wrote that "there is a unique experience at the intersection of individuals' identities, and efforts to isolate the influence of any one social identity fails to capture how membership in multiple identity groups can affect how people are perceived, are treated, and experience college and university environments" (p. 6-7). When research "conflates or ignores intragroup differences," researchers can miss how social identities interact to shape people's lives (Crenshaw, 1991, p. 1241). However, most researchers of college students tend to disaggregate samples by singular social identities (Museus & Griffin, 2011).

Tefera, Powers, and Fischman (2018) wrote that "it is essential to overcome simplistic, static, one-dimensional, and additive approaches to education research" (p. vii). Grant and Sleeter (1986) wrote that failing to integrate multiple aspects of identity can lead to "an oversimplification or inaccurate understanding of what occurs in schools, and therefore to inappropriate or simplistic prescriptions for educational equity" (p. 197). For example, discussions of racial disparities in college outcomes historically excluded Asian Americans because, as a whole, the group had high levels of educational attainment (Museus & Griffin, 2011). As a result, many researchers overlooked the fact that there are wide disparities in educational attainment within the Asian American population. Had earlier researchers attended to the intersection of race and class, they would likely have noticed these patterns. As Jones (2015) warned, not attending to intersectionality can result in unintentionally reifying educational inequities rather than creating social change.

Research that uses intersectionality takes note of how individuals "experience and engage their environments as a result of their unique position at particular intersections, rather than focusing attention on a singular identity" (Museus & Griffin, 2011, p. 8). Scholars have identified four characteristics of intersectional research (Jones, 2015, p. 2):

1. Centering the lived experiences of individuals, and specifically those of people of color and other marginalized groups;
2. Complicating identity and examining both individual and group identities;

3. Exploring identity salience as influenced by systems of power and privilege and unveiling power in interconnected structures of inequality; and

4. Advancing a large goal of promoting social justice and social change.

It is important to note that intersectional researchers do not assume that having multiple marginalized identities necessarily means an individual experiences more discrimination, and that intersectional research does not seek to establish a hierarchy of oppression (Berger & Guidroz, 2009). Rather, the interaction of "one's multiple marginalized and privileged identities" shape a lived experience that is distinct from "those with whom they may share some identities but not others" (Museus & Griffin, 2011, p. 8). Moreover, intersectionality researchers should not focus simply on the obstacles that people experience. Crenshaw (1991) wrote that instead, "social power in delineating difference need not be the power of domination; it can instead be the source of social empowerment and reconstruction" (p. 1242). For example, the experiences of first-generation, low-income, Latinx students are shaped by the convergence of multiple inequities, but also multiple sources of strength.

Theories of Multiple Capitals

Examining students' access to and mobilization of capital is useful for understanding their persistence. The following paragraphs provide a summary and critique of the traditional theories of capital, followed by an introduction to Yosso's (2005) more expansive theory of cultural wealth. Yosso's theory is appropriate for this study because it provides an asset-based framework for understanding the different

resources students draw on in persisting toward a college degree, and because it recognizes the nondominant forms of capital in communities of color that are often overlooked.

Social capital

Social capital refers the information, support, and resources an individual can access through relationships, connections and social networks (Bourdieu, 1986). In studying the formation of social capital among low-income Mexican-origin youth, Stanton-Salazar (2001) described a "complex constellation of dispositions and skills related to network-building and adaptation to environmental demands, stressors, and opportunities" (p. 24). Social capital can be divided into four main categories of resources derived from relationships: information (e.g., knowing which scholarships to apply to), influence (e.g., recommending an acquaintance for a job), social credentials (e.g., referrals or letters of recommendation), and reinforcement (e.g., when a counselor encourages a student to complete college applications) (Coleman, 1988).

"Bonding" and "bridging" social capital describe how resources are shared and transferred within and between social networks (Lin, 2008). Bridging social capital refers to an individual or group's ability to access resources from different, heterogeneous social networks, such as when a low-income, first generation student makes connections with a college counselor. Bonding social capital describes connections between members of the same group, such as between members of a Latinx student organization.

While Coleman saw social capital as a public good in which individuals' actions benefit the whole, Bourdieu saw social capital as reproducing social inequality (Coleman, 1988). For example, lower-income and first-generation students tend to have fewer social connections that can be leveraged to gain admission to college. Unequal access to social capital contributes to lower college completion rates for first-generation students, whose social networks are less likely to include people with knowledge of how to access and succeed in college (Tinto, 1993; Guiffrida, 2006; Stanton-Salazar, 2011).

Cultural capital

Cultural capital refers to the knowledge, behaviors, and skills (including manners of speech, style of dress, and ability to recognize certain cultural references) that one uses to signal cultural competence and social status (Bourdieu, 1986). Institutionalized cultural capital refers to the formal recognition of a person's cultural capital, usually in the form of academic credentials or professional qualifications, and provides a mechanism for converting cultural capital into economic capital (Bourdieu, 1986).

While Bourdieu's work critiqued social and cultural reproduction, some have used it to conclude that some communities have more cultural wealth than others, with White, middle class culture as the standard by which other forms are judged (Yosso, 2005). Across the P-20 spectrum, educational institutions tend to recognize and value "dominant" White and middle/upper class forms of cultural capital over others (Carter, 2003). Many educational institutions operate from the assumption that people of color lack the social and cultural capital needed for social mobility, and expect students from

different backgrounds to conform to their norms in order to gain access and acceptance (Valenzuela, 1999). The prevailing assumption is that schools and the broader education system are operating as they should, and that students, families, and communities are the ones that should change and conform. This leads schools to adopt what Paulo Freire called the "banking" view of education, in which educators see themselves as filling empty vessels with the types of knowledge deemed valuable by dominant society (Rugut & Osman, 2013).

This disadvantages marginalized students whose "non-dominant" forms of cultural capital are often not recognized or valued (Carter, 2003). These students may feel pressure to compensate by overperforming, or receive fewer returns on their educational investment (Bourdieu & Passeron, 1977; Lamont & Lareau, 1988). Because different cultures convey valuation of education differently and have different norms for interacting with the education system, educators sometimes assume that "those" parents do not value or support their children's education (Yosso, 2005). This deficit-based thinking mistakenly blames minority students and families for poor academic performance (Yosso, 2005).

Cultural wealth

Yosso (2005) offered an expanded, more nuanced view of capital grounded in critical race theory and the recognition that marginalized groups have cultural capital that is often not recognized or valued in traditional theory. She argued that the assets and resources that have accumulated in the histories and lives of communities of color help

them survive and resist oppression. Her framework identifies six forms of capital: aspirational, navigational, social, linguistic, familial, and resistant (p. 77). In applying this framework to understanding first generation, low-income, Latinx students' transition to college, Duncheon (2018) summarized these forms of capital as follows (p. 360):

> Aspirational capital: the capacity to develop and sustain hopes for the future, even in the face of barriers, which nurtures a culture of possibility and persistence;
> Linguistic capital: the cognitive and social competencies needed to communicate in more than one language or style;
> Familial capital: knowledge forms that are rooted in awareness of, respect for, and connection to one's family, community, and cultural heritage;
> Social capital: networks of people and community resources that help students negotiate mainstream institutions;
> Navigational capital: the ability to maneuver through social institutions designed to privilege the dominant group (e.g., resilience);
> Resistant capital: awareness of the structures of racism and the skills and motivation to challenge and/or transform oppressive structures.

A handful of studies have explored how these non-dominant forms of capital can empower first-generation, low-income, Latinx students to persist and succeed in mainstream educational institutions (Duncheon, 2018). For example, Perez Huber (2009) identified ways that undocumented Chicana college students the six forms of cultural wealth to persist in higher education despite encountering racism and hostility. She also identified a seventh form of cultural wealth – spiritual capital – that students drew on for motivation and strength. Matos (2015) used Yosso's framework to study how Latinx college students used the cultural capital their families and communities transmitted to them, and her findings contradicted deficit portrayals of this population as unmotivated and uninterested in education. While a few studies have drawn on this framework to study students' persistence in college, Duncheon (2018) wrote that the research base on

the community cultural wealth of students of color "is still nascent" (p. 361). In this study, Yosso's framework guided me in identifying and understanding sources of capital that students draw on to persist in college.

Structuration theory

This study also drew on structuration theory, which recognizes both the individual agency and self-determination of students and the influence of the inequitable structures in which they make decisions. Shilling (1992) wrote that the traditional conceptions of structure and agency contribute to an unresolved dualism: "Educational research is typically constructed as addressing either large-scale structural processes and policies, or small-scale individual interaction patterns; the assumption being that social life itself exists on different *levels,*" a false assumption that "makes it difficult to conceptualise change as a dynamic process involving both structures and human agents" (p. 71). Structuration theory addresses this structure-agency dualism by viewing structures not as "purely constraining, impersonal forces which stand above and apart from individuals," but instead as "both implicated in and reproduced by actors interacting with others through time and space in their daily lives" (Shilling, 1992, p. 78). In this way, structures are both the "medium and the outcome of social practices," as individuals "produce and reproduce the rules (structure) that guide behavior" through continual social interaction (Valadez, 2008, p. 5).

To understand how students make persistence decisions, researchers must recognize both that individuals play an active role in shaping their futures, and that the

context in which they make decisions affects their access to information (LeTendre, 1996). Rather than conceiving of structures as external forces that force students toward certain fates, structuration theory sees structures as "internal and encoded within the knowledge of individual actors" (Valadez, 2008, p. 5). And rather than seeing events as produced by autonomous individuals alone, it recognizes that "Social and institutional contexts, patterns of behaviour, and educational outcomes do not exist apart from wider structures which themselves enter into the construction of these phenomena" (Shilling,1992, p. 73). It also allows for the fact that across educational situations, cultural influences and social class positions affect students' decision making (Willis, 1977).

A few scholars have used structuration theory to understand how students make decisions about their education. Willis (1977) used structuration theory to study the educational decisions of British youth from working-class families. He found that those who rejected academics had analyzed their social position and consciously rejected middle-class values of academics. While their choice may not seem rational to an outsider, the youth had thoughtfully considered their decisions and based them on their knowledge of society. However, their lack of access to knowledge of society beyond the context of their school and community meant that they based their decisions on incomplete information. So, although students saw themselves as actively choosing their careers rather than being pushed into them, they ended up reproducing the divided social class structure of British society. More recently, in a study of 12 high-achieving rural Mexican immigrant high school students, Valadez (2008) used structuration theory to

understand the duality between "decision-making processes and the social, cultural, and economic forces that influence and constrain decisions" (p. 6). This allowed him to explore "how students form decisions while taking into consideration how the students' social and cultural contexts influence their choices" (Valadez, 2008, p. 1). I will similarly use structuration theory to understand my participants' persistence decisions.

Extending Prior Research

While studies have examined how the factors identified in this chapter influence persistence for students who are low-income, first-generation, or Latinx, few studies have examined students at the intersection of these identities make sense of how those factors affect their persistence. Clemens (2016) wrote that "few studies have investigated in-depth the first-year experiences of low-income, first-generation" students, and "fewer studies have explored the connections among life experiences during high school and college" (p. 2045). Even less research has been conducted to determine how factors affect persistence for low-income, first-generation, Latinx beyond the first year of college. Latino et al. (2018) wrote that there is little literature on Hispanic first generation students, and in their literature review, Salis Reyes and Nora (2012) wrote that "we have found no studies that have closely examined Hispanic first-generation college students' persistence until graduation specifically" (p. 18). Furthermore, many of the studies in this literature review were quantitative, and did not deeply examine students' experiences. Clemens (2016) criticized this, writing that "the experiences of individuals—even when they are the intended recipients of reform decisions—rarely inform policy designs" (p.

2064). This study took an emic approach focused on insiders' point of view, rather than an etic approach emphasizing an outsider's perspective (Tatli & Özbilgin, 2011). It contributes to the literature by listening to the voices of low-income, first-generation, Latinx students' and examining the factors that they believe influenced their persistence.

Chapter 3: Research Methods

The Focus of the Study

As detailed in Chapter 1, low-income, first-generation, Latinx students have lower rates of college persistence than their peers. This study examined how low-income, first-generation, Latinx students made sense of factors that they perceive to have influenced their persistence. The focus of this research was on understanding how factors like those identified in the literature acted as barriers to or sources of strength toward completing their degrees.

Maxwell (2012) wrote that one goal of research can be to improve existing practice, programs, or policies. Merriam and Tisdell (2015) wrote that research "focused on discovery, insight, and understanding from the perspectives of those being studied offers the greatest promise of making a difference in people's lives" (p. 1). This study identified missed opportunities to support these students in finishing college. Supporting this population is a matter of equity, as these students are members of three historically marginalized groups. In addition, these students make up a significant portion of the school-age population: there are 4.3 million Hispanic/Latinx children living in poverty in the U.S. (Kids Count Data Center, 2019), and nearly half of Latinx college students are first-generation (Skomsvold, 2014). Supporting these students in earning postsecondary degrees is an important part of filling society's need for college graduates.

This study was guided by the following research question: How do low-income, first-generation, Latinx students understand and make sense of the factors that they believe contribute to their persistence in college?

QUALITATIVE METHODOLOGY

While many studies of persistence have been conducted using quantitative methods, this study used a qualitative approach in order to gain a deep, rich understanding of students' experiences. In contrast to quantitative researchers, qualitative researchers "often start with events that have occurred in the real world and move backwards to ask about their causes" (Goertz & Mahoney, 2012, p. 42). This study will do just that, as I ask students to reflect on their past experiences and the factors that they believed affected their persistence.

Merriam and Tisdell (2015) write that qualitative research seeks to understand "how people interpret their experiences, how they construct their worlds, and what meaning they attribute to their experiences" (p. 6). This approach is a good fit for this study because I want to understand how students made sense of their persistence. Because qualitative research is well-suited for "understanding the meaning, for participants in the study, of the events, situations, experience, and actions they are involved with or engage in," it is an appropriate approach for investigating in-depth students' understanding of what factored into their persistence (Maxwell, 2012, p. 22).

Qualitative approaches are also well-suited to understanding complex problems (like persistence) in order to inform policy. Creswell and Creswell (2017) writes that

qualitative research is appropriate for "reporting the complexity of a situation" (p. 4), and Clemens (2016) argued that qualitative research "provides necessary context to inform complex social problems and design, implementation, and evaluation of public policy" (p. 2047). This is a good fit because the goal of this study is to inform efforts to support these students in persisting through college.

I designed this research as a qualitative case study (Merriam & Tisdell, 2015). Yin (2014) defines a case study as "an empirical inquiry that investigates a contemporary phenomenon (the 'case') within its real-life context, especially when the boundaries between phenomenon and context may not be clearly evident" (p. 16). Through case study methods, researchers provide rich descriptions of settings that they can analyze individually or as groups (Yin, 2003). In particular, this is a nested case study, in which individuals are cases nested within the larger case of the high school they graduated from. The bounded system is students who graduated from that high school four to seven years ago and attended college (Glesne, 2011). Case study methods are a good fit for this study because the community context (including the high school) influences student persistence, as illustrated in the literature review in Chapter 2.

EPISTEMOLOGICAL APPROACH

Merriam and Tisdell (2015) wrote that qualitative research is well-suited to an interpretive/constructivist perspective. Accordingly, I approached this study from an interpretive/constructivist and constructionist perspective. Crotty (1998) wrote that in constructivism, "Meanings are constructed by human beings as they engage with the

world they are interpreting" (p. 42-43). Constructivism (which is used interchangeably with interpretivism) is an appropriate perspective for this study because it is concerned with individuals' experiences, socialization, roles, dialogue, and transformation, and seeks to validate all individuals' ways of making sense of the world as equally worthy of respect (Koro-Ljungberg, 2009).

Constructionism is the view that "all knowledge, and therefore all meaningful reality... is constructed in and out of interaction between human beings and their world, and developed and transmitted within an essentially social context" (Crotty, 1998, p 42). In this study, I examined how participants' make sense of the interactions that factored into their persistence decisions. In particular, I was guided by social constructionism, which sees social reality as "a function of shared meanings; it is constructed, sustained and reproduced through social life" (Greenwood, 1994, p 85). Social constructionism is also concerned with how culture shapes the ways people see and feel, and emphasizes "the idea that society is actively and creatively produced by human beings" (Marshall, 1994, p. 484). Guided by these perspectives, I attended to the effect that participants' social lives and culture have on their persistence.

I also drew on elements from critical perspectives in this study. Critical research is grounded in valuing the resources, knowledge, and experience that students bring from their communities and lived experiences (Yosso, 2005). A critical perspective guided me in analyzing the structures that impede success for low-income, first-generation, Latinx students.

SITE SELECTION

This study sought to better understand how low-income, first-generation, Latinx students make meaning of factors that contribute to their persistence in college. While many studies of persistence have been conducted with students from urban areas, this study was conducted in a non-urban area. The site chosen for this study is in the Rio Grande Valley, a region that is home to a large population of low-income, first-generation, Latinx youth living in non-urban communities. Because I lived in this area for three years, I have a deeper understanding of the community context than I would have if I selected a site in another area. It is my hope that the knowledge produced in this study will be used to support the many low-income, first-generation, Latinx students in this region in attaining college degrees.

The Rio Grande Valley

The Rio Grande Valley (RGV) is located in south Texas along the border with Mexico. The population is largely Mexican-American: 92% identify as Hispanic, and 88% identify as Mexican in origin (U.S. Census, 2018). Ninety-five percent of children in the region are U.S. citizens, but many live in mixed-status families, and nearly half have at least one parent who is an immigrant (Tingle et al., 2017). The RGV has a significant and growing population: nearly 440,000 children live in this region (U.S. Census, 2018), and that number is expected to grow to 600,000 by 2050 (Tingle et al., 2017).

The RGV is largely rural, and like many rural regions, it has high levels of poverty and low levels of educational attainment (Center for American Progress, 2019). Sixty-eight percent of children in the Rio Grande Valley live in high-poverty

neighborhoods, compared to 18% of children in Texas overall (Tingle et al., 2017). Of adults over the age of 24, only 40% have attended college at all, and just 17% have a bachelor's degree or higher (U.S. Census, 2018).

While the Rio Grande Valley has a rich history, it has also been shaped by a legacy of racism. Between 1910 and 1920, a campaign of terror perpetuated by the Texas Rangers, local law enforcement, and civilian vigilantes killed thousands of Tejanos and seized more than 187,000 acres of their property (Onion, 2016). In the years that followed, localities enacted "Juan Crow" laws that racially segregated public services. For generations, Mexican-Americans in the RGV were denied equal access to opportunity through segregation of schools, neighborhoods, places of employment, and courts. It was not until the late 1920s that the RGV even had middle or high schools for Latinx children, and segregated school persisted into the 1970s (Onion, 2016). The inequitable policies and practices of the past still have a profound effect on the present. Today, two of the country's ten poorest metropolitan areas are in the RGV (Tingle et al., 2017).

All of the participants in this study were graduates of Paloma High School (PHS) in the Rio Grande Valley. I taught math at this school from 2010 to 2013, and I saw firsthand the students' aspirations, potential, and promise. After they graduated from high school, I connected with dozens of my former students on Facebook, and I have followed their lives through their posts on the social media platform. Many of them started postsecondary education, but few have completed a four-year degree. Through the Facebook messenger platform, I have kept in touch with about a dozen of my former

students over the years about their progress in post-secondary studies. I have also caught up with some of them in person or through phone and Zoom calls. Through these informal conversations, some have shared with me the challenges they have experienced in pursuing higher education, including barriers borne of systemic and structural inequities. Some have been discouraged, and some have shown incredible resilience. Because I have an established, trusting relationship with these students, I believe that they were more willing to share their experiences with me than they would a researcher whom they did not know personally. However, I also acknowledge that because they have a relationship with me, they may filter information if they are concerned that it might affect how I see them.

Paloma High School (PHS)

Paloma High School (PHS) is located in Hidalgo County. PHS was a good fit for this study, as most of the students who attend it are members of the population of interest (low-income, first-generation, and Latinx), and it is located in an area that the NCES classifies as suburban. It is also located in the county that has the largest and fastest-growing population of children in the RGV: from 2000 to 2015, Hidalgo County's child population increased by 35% (Tingle et al., 2017).

Like the RGV overall, the area that PHS serves has low levels of educational attainment. According to Census data, in the tracts that PHS students live in, 54% of adults older than 24 have less than a high school education, 18.6% attended some college, and just 5.4% have a bachelor's degree (U.S. Census, 2014). Only 1% of the population

holds a more advanced degree. Because the community is mainly comprised of first-generation individuals, it offers a context in which to study related factors that affect persistence, including thin college-going social networks.

PHS serves a very high-poverty, low-income population, and Latinx families have disproportionately fewer resources. Census data show that in the tracts that PHS students live in, the poverty rate for Latinx residents is 41.8% (compared to only 9% for White residents), and the median household income is $28,834 (compared to $37,135 for White residents) (Census, 2014). While 15.5% of households have no earnings, only 2.3% receive income through public assistance (Census, 2014). Importantly, residents with higher levels of educational attainment earn significantly more. The median salary for residents with a high school diploma is $20,322, which is about $6,800 more than those who did not graduate. The median salary for those who hold a bachelor's degree is $46,715, which is nearly twice the salary of residents who have only some college. This provides a context in which to examine the effects of factors that have been shown to affect low-income students, such as financial barriers and the need to work throughout college.

PHS is a Title I school serving 2,200 students, 99% of whom are Hispanic (National Center for Education Statistics, 2018-2019 school year) and 92% of whom are eligible for free lunch. A third of PHS students are classified as English Learners (Texas Education Agency 2018-19 School Report Card). The ethnic composition of the teaching staff is similar to the student population at 90% Hispanic, 5% White, and 4.4% Asian. Like many high schools that serve low-income, first-generation Latinx students, PHS

does not provide rigorous college preparation to all students. While 70% of graduating seniors in 2018 were considered "college, career, and military ready", average scores on college entrance exams have been quite low: in the 2017-2018 school year, the average SAT score was 962 and the average ACT score was 15.6, with 95% of graduating seniors having taken either or both exams (Texas Education Agency 2017-18 School Report Card). This provides a context to study related pre-college preparation factors that have been shown to affect persistence, including level of rigor in college preparation. PHS is also a good site for this study because its academic performance is typical of the Rio Grande Valley. In the 2018-2019 school year, it and most of the RGV high schools received a grade of B on the Texas Education Agency's school report card, with a score of 80 out of 100 for student achievement (Texas Education Agency 2018-19 School Report Card).

To help contextualize the participants' high school experiences, the following provides a brief description of PHS. The description is based on my time there, on conversations I have had with other PHS teachers, and from information on the PHS website. Despite being located in a high-poverty area, PHS has up-to-date facilities and is able to offer a wide range of programs. It has multiple computer labs, and teachers have access to technology like SmartBoards and TI-89 calculators. PHS has robust fine arts programs, including conjunto, mariachi, and folklorico programs that reflect the culture of the community. The mariachi and folklorico students were selected to march in President Obama's Inaugural Parade in 2013, and the band has won multiple awards. The

school also has thriving athletic programs; for example, the football stadium that it shares with the district's other high schools seats 12,600.

As noted in Chapter 2, research shows that which courses students take, particularly in math and high school, affect persistence. Students at PHS can pursue different academic tracks including criminal justice, health science, arts, or trades, which affects the classes they are advised to enroll in. The trade tracks are designed to graduate students with applicable skills in areas like welding and auto repair, and to some provide the opportunity to earn credentials; for example, students in the two-year cosmetology program can graduate with a cosmetology license.

PHS offers several services to support student success and college access. It has a migrant support center, and outside the counselors' offices, there is a "GO Center" that provides students with information about going to college and computer stations for researching career opportunities, college options, and financial aid. At certain times, the GO Center has a staff member present to assist students. The school is also served through a Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) grant, which seeks to "increase the number of low-income students who are prepared to enter and succeed in postsecondary education" (U.S. Department of Education, 2019). In this study, I will ask students the extent to which they engaged with these resources, and what their experience of doing so was.

To further contextualize the experiences of these students, the following is a PHS counselor's perspective on challenges faced by some PHS students. This excerpt is from an unpublished interview I conducted in 2013 for a class paper on poverty and education.

The counselor describes some of the difficulties students in very low-income communities face, which can affect their high school experience and their college persistence.

> Our kids face a lot of challenges. Some of them have parents in jail, and a lot of them live with aunts and uncles or grandparents. They move around a lot, sometimes to a nearby district. There is a lot of back and forth. Some of them are migrants who are here for part of each school year. Some of them have most of their family back in Mexico, and they spend a lot of time there. A big percentage of our kids don't have documents, or their parents don't. I know kids who've lost family to gang violence, kidnapping, things like that. We have a lot of discipline problems; some of these kids have been through trauma, and some are really angry. A lot of our kids live in colonias. When kids don't have running water at home we arrange for them to take showers here on campus before school. We provide free breakfast, lunch, and after school snacks to all our kids, at summer school too. A lot of our kids get mixed up in gangs. They think it's cool, and they can make a lot of money selling drugs. There are fights on campus almost every day, and we've heard of kids bringing weapons to school to use in 'rumbles' after school. None of our kids have been killed in those fights, but some have served time for hurting another person. Last year, a student from our sister high school was transporting undocumented immigrants and rolled the van. They died, and he's in jail now.

The counselor also said that while the school offers programs to students' families and other community members (including classes on ESL, GED and healthy living), they are not well attended, perhaps because the school is not publicizing them effectively. As the excerpt shows, many low-income students at PHS face challenges that can affect their high school academic performance and their college persistence. However, in overcoming those challenges and graduating from high school, students also demonstrate resilience that could help them persist in college. This context provides an opportunity to examine how students' draw on assets, like the forms of capital in Yosso's framework, to overcome barriers.

Many PHS graduates (including several of my former students) who go on to college start at South Texas College (STC), a community college about 20 minutes from PHS. Some PHS students participate in STC's dual credit program, through which high school students can earn college credits that can be transferred and applied toward a degree at STC or another public Texas university (*South Texas College Dual Credit Programs*, n.d.). In addition to 119 associate and professional certificate programs, STC offers four bachelor's programs (*Degrees and Certificates*, n.d.). However, STC has low graduation rates. For the Class of 2015 (students who started their degree programs in 2011), first-time, full-time students (who comprised 47.1% of the class) had a four-year graduation rate of 0.0%, a six-year graduation rate of 24.9%, and an eight-year graduation rate of 28.9% (*South Texas College Graduation & Retention*, 2013). This is much lower than the national averages, which were 34.1% after four years, 45.8% after six years, and 47.4% after eight years (*South Texas College Graduation & Retention*,

2013). Of the 71.1% of STC's Class of 2015 who did not graduate within eight years, three-quarters are assumed to have dropped out (*South Texas College Graduation & Retention*, 2013). Only 5.6% were still working towards their degree, and another 19.9% had transferred to another institution.

Another higher education institution that graduates of PHS commonly attend is the University of Texas Rio Grande Valley (UTRGV), which is about 25 minutes from PHS. UTRGV was previously UT Pan American (UTPA). Several of my former students have also attended this university, and some attended it during the transition from UTPA to UTRGV. UTRGV is relatively low-cost; for families with annual incomes of up to $30,000, the average annual cost after financial aid is $2,625 (*School | College Scorecard*, n.d.). Moreover, 70% of UTRGV students receive an income-based federal Pell grant. However, the college also has low retention rates: while 78% of students return after their first year, the university's eight-year graduation rate is only 50% for full-time students and 47% for part-time students.

In sum, PHS was a good site for my study because it primarily serves students who are low-income, first-generation and Latinx, it is typical of schools in the Rio Grande Valley, and I am familiar with the community context and have rapport with the participants. In this community context, I could examine the effects of factors that prior research has shown affect persistence, including a high concentrations of poverty, thin college-going networks, and lack of rigorous college preparation, as well as strong familial and cultural ties that give rise to resilience.

UNIT OF ANALYSIS AND SAMPLING CRITERIA

The unit of analysis for this qualitative case study was low-income, first-generation, Latinx students who have started college. The participants in this study all graduated from Paloma High School between 2013 and 2015, and enrolled in post-secondary education with the intent of earning a four-year degree within a year of graduating high school. At the time of data collection, they had been out of high school for five to seven years, and were between 24 and 26 years of age. This was good timing for a study on persistence because, as mentioned in chapter two, most students who complete a four-year degree do so in four to six years, and this population is more likely to graduate in six years than four. A notable feature of this study is that because I did not teach advanced or honors math classes, nearly all of my former students were "typical, normal, and average" (Patton, 2015, p. 284) graduates of PHS in that they were "middle-achievers" in high school, rather than "high-achievers." While other studies have focused on high-achieving students (either by design, or by studying students at institutions that only high-achieving students gain admission to), I wanted to understand the experiences of students who represent the majority of the PHS population, rather than "exceptional" individuals.

Sample selection in qualitative research is usually intentional and small (Merriam & Tisdell, 2015). I used purposeful sampling (Patton, 2015) by recruiting participants who had been my students when I was a teacher at PHS (from 2010 to 2013), because I already had a trusting relationship with them. I have stayed loosely connected with about 50 many of my former students through the social networking platform Facebook; we

occasionally interact with each other's online posts, and sometimes have conversations through the messaging feature. To identify prospective participants from this pool of 50 who had attended college, I looked at the "About Me" section on their Facebook profiles and made a list of all the students who listed an institution of higher education in the "Education" section (about 25 students). Because every student I had taught at Paloma had been classified as Hispanic by the school, I knew that all the prospective participants were Latinx.

I sent each prospective participant a message through Facebook explaining the study and the criteria for participation (being first-generation and identifying as from a low-income background), and asked if they would like to participate. Some students were interested in the study, but were not first generation and therefore not eligible to participate. A few students of the students who met the criteria and said they wanted to participate were unable to schedule a time to be interviewed. As students responded, I scheduled and conducted interviews. While I originally intended to have three groups of students (five who left college and did not intend to return, five who were still pursuing their degrees, and five who had graduated), I noticed that all of the students who had left college out said they intended to finish their degrees eventually. I adjusted accordingly: instead of three groups, I divided the fifteen participants into two groups: eight students who had finished a four-year degree (whom I refer to as "completers"), and seven students who are not currently making progress toward their degrees but intend to return to college (whom I refer to as "stopouts").

DATA COLLECTION METHODS

I collected data through semi-structured interviews. Merriam and Tisdell (2015) wrote that in qualitative research, the primary instrument of data collection and analysis is the researcher, who can be "sensitive to underlying meaning when gathering and interpreting data" (Merriam & Tisdell, 2015, p. 2). As an instrument, the researcher has the advantages of being responsive, adaptive, able to gather and interpret nonverbal data, and able to "check with respondents for accuracy of interpretation, and explore unusual or unanticipated responses" (Merriam & Tisdell, 2015, p. 16).

Throughout this study, I carefully considered my positionality. As human beings, researchers have limitations and biases. Merriam and Tisdell (2015) wrote that "Rather than trying to eliminate these biases or "subjectivities," it is important to identify them and monitor them… to make clear how they may be shaping the collection and interpretation of data" (p. 16). Similarly, while "Researchers should know a substantial amount about their selected subject or topic before entering the field or archive," they should avoid letting that knowledge develop "preconceptions that interfere with the development of new insights" (Ragin, Nagel, & White, 2003, p. 12).

Throughout the study, I kept in mind that while I lived in my students' community for three years, I am a White, middle-class, continuing generation woman who is not from that community. Merriam and Tisdell (2015) wrote that there are pros and cons to a researcher being a member of the community he or she is investigating. Seidman (2013) wrote, one strength is that it allows "interviewers to have enough distance to enable them to ask real questions and to explore, not to share, assumptions"

(p. 102). A limitation is that I may not have interpreted what participants shared in the same way that an insider would, which may result in missing or misinterpreting data. I sought to mitigate this through member checking.

Semi-structured interviews

Due to the COVID-19 pandemic, interviews were conducted over Zoom rather than in person. With participants' permission, I recorded the interview through the platform. All interviews were completed in November 2020, and I spoke with each participant once, for between 80 and 120 minutes. During the interviews, I took notes on my thoughts and any observations that could not be recorded in the audio (Bogdan & Biklen, 2011). Immediately after the interviews, I wrote memos to myself about what I learned them (Bogdan & Biklen, 2011).

Brinkmann and Kvale (2015) write that research interview is "a conversation that has a structure and a purpose" (p. 5). The interview questions (see Appendix) were broad and open-ended, worded to avoid "leading" the participant to respond in a particular way, and intended to be used flexibly (Merriam & Tisdell, 2015). I followed up with probes as appropriate. Qualitative studies should be "*emergent and flexible*, responsive to changing conditions of the study in progress" (Merriam & Tisdell, 2015, p. 18). As such, while the protocol provides a starting point for identifying and discussing factors that students believe influenced their persistence, I was open to discussing additional related topics that emerged.

The following interview topics were based in the factors I identified in the literature review in Chapter 2 and geared toward answering my research question. The interviews began with questions about participants' aspirations and college planning in high school. I asked when they first thought about college, where their knowledge of college came from, whether they had any close relationships with people who had attended college, and what interactions they had with counselors in high school regarding college. I also asked whether anyone in their lives encouraged or discouraged them from considering college, and how. I asked students to tell me about when, how, and why they decided to attend college, how they went about planning to for college, and how they decided which colleges to apply to and which to attend. I also asked what students hoped and expected to gain from going to college.

I then asked students about their experience of transitioning to college. These questions included asking them to reflect on how well they feel their high school experience prepared them for college, how they adapted to college, how it differed from their expectations, and whether or not the hopes and expectations they had before college changed after starting it. After discussing their transition, I asked them about their college experience in general, including their involvement in extracurriculars, social experiences, sense of belonging, and perception of campus climate. I asked how connected they feel to their family and culture, and how those connections influenced their persistence. Finally, I asked about impacts of any financial challenges, and if/how working during school affected their academic progress.

Spradley argues that rather than simply consider the interests of informants, researchers have a responsibility to safeguard them (1979). I agree with Spradley that participants have a right to know the researcher's goals, to remain anonymous, and to know the study's findings. I have carefully protected my participants' confidentiality through use of pseudonyms and removing identifying information, and before sharing the findings I will conduct member checks to ensure that my participants feel comfortable with what data will be shared.

In conducting the interviews, I treated participants "as whole people rather than just as subjects from which to wrench a good story" (Tracy, 2013, p. 245). As Patton (2015) recommends, I was prepared to refer interviewees to resources for support in dealing with any issues that the interview process might have stirred up. Nearly all of the participants explicitly said that they enjoyed participating in the study and reflecting on their journeys, and none of them seemed to experience any distress from any part of the process.

As this study involved interviewing human subjects, I applied for and received IRB approval. Because all participants are adults and not members of vulnerable populations, and because I asked questions that were unlikely to cause psychological distress, the IRB determined the study exempt. Participants were provided with a consent form detailing the nature and purpose of the study, the measures taken to ensure confidentiality, and what participation would involve. At the beginning of each interview, I explained the study's goals and the topics questions would cover, and asked participants for verbal permission to record the interview (which all provided).

DATA ANALYSIS

Data analysis is "the process of making sense out of the data" by "consolidating, reducing, and interpreting what people have said" to answer the research questions (Merriam & Tisdell, 2015, p. 202). As this is a multiple case study (Merriam & Tisdell, 2015), I conducted both within-case analyses (the vignettes) and cross-case analyses (the themes around barriers and sources of persistence). This allowed me to first develop a deep understanding of each individual case, then build abstractions across cases.

Qualitative researchers analyze their data as they collect it, and "Where to look next often depends on what was just uncovered" (Ragin, Nagel, & White, 2003, p. 12). Merriam and Tisdell (2015) write that analyzing the data concurrently with collection provides "parsimonious and illuminating" results (p. 197). As such, I conducted data analysis concurrently with data collection in a nonlinear, iterative process, adjusting my interview questions and approach in response to previous interviews (Corwin & Clemens, 2012).

The process for data analysis involved "selecting, focusing, simplifying, abstracting, and transforming the data" through transcribing and coding interviews and memos (Miles & Huberman, 1994, p. 10). As I read through the transcripts of interviews, I saw emerging patterns and themes that lead to generating codes. A code is a "word of short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data" (Saldaña, 2013, p. 3). I used an inductive coding strategy in which I created codes as I collected and formatted the data (Saldaña, 2015). I added, deleted and regrouped codes as I used them.

As I analyzed the data, I employed the method of "constant comparison" to identify patterns and continually refine them (Glaser & Strauss, 1967; Charmaz, 2014). As analysis progressed, I grouped open codes into categories through axial coding (Charmaz, 2014; Corbin & Strauss, 2015). From this process, I identified themes that I wrote up as findings (Merriam & Tisdell, 2015).

Throughout this process, I consulted the literature that I studied in planning this study to enhance the analysis (Bogdan & Biklen, 2011). In both collecting and analyzing the data, I tried to keep in mind my biases, perspective, assumptions, and positionality to recognize how my "values and expectations" might influence "the conduct and conclusions of the study" (Maxwell, 2013, p. 124). I took care to use member checking during interviews, and in analyzing them, I constantly questioned why I interpreted findings in the way that I did.

VALIDITY/CREDIBILITY AND TRUSTWORTHINESS

Unlike in quantitative research, internal validity (or credibility) in qualitative research is "relative: It has to be assessed in relationship to the purposes and circumstances of the research, rather than being a context-independent property of methods or conclusions" (Maxwell, 2013, p. 121). This research was guided by Merriam and Tisdell's (2015) suggestions to that to maximize validity, "it is important to understand the perspectives of those involved in the phenomenon of interest, to uncover the complexity of human behavior in a contextual framework, and to present a holistic interpretation of what is happening" (p. 244).

Wolcott (2005) defined credibility as "the correspondence between research and the real world" (p. 160). To verify this correspondence, I used triangulation. Patton (2015) wrote that "triangulation, in whatever form, increases credibility and quality" (p. 674). I used two of the methods of triangulation that Denzin (1978) suggested: multiple theories and multiple sources. The theories I used are structuration theory, intersectionality, and cultural wealth, and I gathered multiple sources of data by conducting interviews with multiple participants with different perspectives, and contacting participants with follow up questions when necessary.

To maximize validity and trustworthiness, I employed the technique of member checking, in which participants reviewed the findings and corrected interpretive errors (Miles & Huberman, 1994). Maxwell (2013) wrote that member checks are "the single most important way of ruling out the possibility of misinterpreting the meaning of what participants say and do and the perspective they have on what is going on, as well as being an important way of identifying your own biases and misunderstanding of what you observed" (p. 126–127). I conducted member checks throughout the interviews by paraphrasing what participants said to confirm that I understood them correctly (for example, "It sounds like you are saying ____").

In addition to member checks with participants, I consulted with colleagues (including my dissertation chair) to maximize the credibility of my interpretations (Lincoln & Guba, 1985; Merriam & Tisdell, 2015). Patton (2015) suggests that researchers pay attention to the "reactions of those who read and review the results" of their studies to assess the how meaningful their interpretations were. Finally, I engaged in

"researcher reflection, introspection, and self-monitoring that Erickson (1973) calls disciplined subjectivity," and subjected all "phases of the research to continual questioning and reevaluation" (LeCompte & Preissle, 1993, p. 342).

Reliability and Generalizability

Because qualitative research does not lend itself to replication in the way that quantitative research does, the reliability of a qualitative study cannot be judged on the extent to which it is replicable (Merriam & Tisdell, 2015). Instead, scholars like Lincoln and Guba (1985) define reliability in qualitative research as "dependability" or "consistency" (in other words, whether the results are consistent with the data collected or not). As I conducted the study, I wrote memos to record my thought processes, such as how I made research decisions and arrived at the results (Richards, 2015).

As this is a qualitative study, it is not generalizable to the broader population, but will instead generalize to theory. I intend for this study to have "reader/user generalizability," in which the person reading the study decides whether and how the findings apply to their situation (Merriam & Tisdell, 2015). Lincoln and Guba (1985) wrote that rich, thick descriptions of the "sending context" (including the setting and participants) help readers assess the similarity between themselves and the study. I intend for this research to be useful to those who seek to support low-income, first-generation, Latinx students in accessing and succeeding in college.

LIMITATIONS

While one strength of this study is that I have a longstanding, trusting relationship with the potential participants, there are also potential limitations to this design. It is possible that some students may have been reticent to share certain information if they felt it might negatively affect how I view them. In addition, because all the potential participants are graduates of the same high school, this study will not explore variations in student experiences that exists across high schools.

For feasibility purposes, the scope of this study was also limited to the intersection of three aspects of identities, while there are more forms (such as gender, sexuality, immigration status, and dis/ability) that can affect persistence. It is also important to note that Latinx community is not a monolith, and that the identities and experiences of this study's participants (who are largely Mexican-American) are not identical to those of Latinx students from different backgrounds. Another limitation is that I contacted participants through Facebook, which excluded participants who do not use Facebook. Finally, there may have been bias in which students agreed to participate in the study, which could affect the findings. For example, students who had a particularly negative view of their time in college may not have responded to the invitation to participate because they did not want to relive those experiences.

SIGNIFICANCE OF THE STUDY

This study sought to better understand how Latinx, low-income, first-generation students perceive factors that they believe affect their persistence in college. Unlike some other studies of persistence, it focused on "typical" students (rather than high achievers)

from a non-urban community. Also unlike other (mostly quantitative) studies on this topic, it seeks to center students' own voices to gain a richer, deeper understanding of their experiences. Finally, this study takes an intersectional, asset-based approach that attends both to students' agency and the structural factors that shape their choices. My intention is for the findings of this study to help guide interventions to support these students in persisting to graduation.

Chapter 4: Vignettes

This chapter provides a portrait of each participant's journey to and through college. In addition to providing context for the findings in the next chapter, the stories of these amazing young people help the reader grasp the cumulative nature of the challenges they faced in pursuing a degree, and the magnitude of their resilience.

COMPLETER VIGNETTES

Roberto (class of 2014)

Roberto is 25 years old and lives with his family in the Valley. While he was born in the U.S., his parents and two older siblings were born in Mexico. His parents had a comfortable life there, but sold their possessions and immigrated to the U.S. so that their children could have more opportunities. Roberto's parents bought a plot in the Rio Grande Valley for $5,000, and lived on the land in a shed while they built a house.

After middle school, Roberto's parents sent him to IDEA (a public charter school) because they thought he would get a better education there. IDEA was much harder than his old school, and he struggled to catch up and pass his classes. There, he learned how to write research papers, cite sources in different formats, and take notes on readings, as well as what to expect in college. But early in his junior year, Roberto was expelled from IDEA for fighting with students who were bullying him, and transferred to Paloma High School. He tried to enroll in the school's dual enrollment courses, but was told his standardized test scores were not high enough.

Roberto wanted to join the military right after high school, but his parents pressed him to get a degree first. He enrolled at STC, which was the only school that would accept his ACT score. Using the skills he learned at IDEA, he was able to get up to speed at STC "fairly quickly." He said that without that preparation, he might not have finished college. He worked part time throughout college, first at Domino's Pizza, then at Autozone. After earning his associate's in criminal justice, he transferred to UTRGV to pursue his bachelor's. He chose UTRGV so that he could keep his expenses low by continuing to live with his parents.

Roberto made steady progress at UTRGV, and his last semester was in Fall of 2020. By that time, he had used up his financial aid from FAFSA, and was experiencing financial struggles due to the pandemic: his work hours had been reduced, he didn't qualify for a stimulus check because he was a dependent, and his parents were struggling as well. When he asked the university for help, he was offered an emergency loan, but that would have placed a hold on his transcripts and diploma until he paid it off and would carry monthly interest. He considered stopping out temporarily and working in the oil refineries, but worried that if he did, he would never finish his degree.

He was "at a breaking point" and about to start selling his belongings when a journalist came to interview students about the effects of the pandemic. In his interview, he told the reporter about his financial situation, and how it was affecting his concentration: "I couldn't focus on school, because I couldn't pay for school." He also said he felt like he was "being cheated" because he was "not learning anything" since all his courses had moved online. When the journalist published her article with Roberto's

interview, a UTRGV administrator contacted him and offered financial assistance, which allowed him to graduate. Now that he has finished college, he plans to join the military in a capacity that makes use of his bachelor's in criminal justice (such as army police or military intelligence), and to become a police officer afterward.

Vianey (class of 2015)

Vianey is 24 years old and lives in the Valley, where she is a social worker. Her father had attended college but dropped out, while her mother "barely finished grade school." Vianey "really wanted to make a difference in the world," and felt that "the way to do that was to get an education." She took dual enrollment classes in high school, and stayed late after school to research college information.

During her senior year she came across Schreiner University, a small college near San Antonio. It captured her attention, and she saved up her own money to visit the campus with her family. While Schreiner accepted her application, they did not offer enough financial assistance to make attending it seem feasible. Rather than attend her dream school, she stayed in the Valley and enrolled at UTRGV. Financial aid covered her college expenses there, and she kept her bills low by living with her parents. In addition, she worked at Whataburger throughout college.

Vianey was initially a psychology major, but discovered the field of social work after participating in service learning in one of her freshman classes. After seeing the impact that the service organization made, she conducted an internet search for "jobs that help people," and the first result was social work. When she found that UTRGV had a

social work program, she cried with happiness. She felt that she had found her "purpose" and her "passion." Four years after starting at UTRGV, she graduated with her degree in social work.

Vianey currently works at a medical clinic and lives in an apartment with three roommates from her church: "we're basically like sisters." She misses school, and has applied to the one-year master's program in social work at UTRGV. Her goal is to work with troubled youth at a juvenile detention center.

Flor (class of 2014)

Flor is 24 years old and currently lives in the Valley. She was born and raised in Monterrey, Mexico, and as a child had "absolutely no idea" that she would move to the United States. When she was 14, her parents became concerned about increasing violence from drug cartels, so they sent her and her cousin to the U.S. While she had "always been very independent," it was a "tough adjustment" to go from a big city like Monterrey to a semirural area in the Valley.

When she enrolled in high school, Flor was placed in an ESL class in which the teacher took students on college campus tours throughout Texas. She said those tours were a "defining moment" for some students, including her. When they visited UT Austin her sophomore year, she loved that Austin felt like bustling Monterrey. As soon as she got home, she told her grandmother that she would go to UT Austin one day. She worked hard in school to achieve a class rank that would allow her to be automatically accepted to UT Austin.

Flor enrolled at UT as an undeclared student. She really liked being in the scholarly environment, and loved meeting new people and living on campus. The classes were much harder than the AP and dual enrollment courses she had taken in high school, and even though she did her best, her GPA her first year was a 2.0. Eventually she figured out how to study, and her grades improved. Due to her GPA, the only majors that would consider her were education and social work, so she entered the social work program.

Towards the end of her sophomore year, she experienced what she referred to as a "title nine situation" that derailed her, which I took to mean a sexual assault. (To avoid causing any distress, I did not ask her to clarify.) While working at UT's student orientation, she had a panic attack during a shift because of the incident. As a result, her supervisors placed her on unpaid leave. "They didn't use the word 'fire,' they said 'leave of absence.'" But they did not give her a return date, because they said that would be 'like giving you a deadline to get better.'" These were people who she trusted and had thought of as her "main support system" at the time. Along with the job, she lost the on-campus housing and meal plan it had provided.

Losing the job and the support that came with it was devastating; she had planned to work there throughout college. She realized that her employer's actions probably violated policy, but "was too tired, emotionally, to fight back." She was also afraid to "make enemies" for fear of retribution. Struggling with the aftermath of the incident and unable to afford housing in Austin, she withdrew from UT and returned to the Valley.

In the Valley, she took courses at STC to complete her associate's and improve her GPA. A year after withdrawing, she was readmitted to UT, and she graduated two years later in the spring of 2020. She considered continuing on to graduate school, but postponed it after losing her grandmother during her last semester. She moved back to the Valley help her grandfather and aunt, and plans to work as a home health caregiver for her grandfather for a year or two. She misses college, and still hopes to go back for her masters someday.

Leo (class of 2014)

Leo is 24 years old, and currently lives in the Valley. In high school he took dual enrollment and AP courses, and was very involved in extracurriculars. As one of the few openly gay students at Paloma, he was often bullied by other students, but did not let them stifle his outgoing personality. He had always been sure he would go to college because although no one in his extended family had, he thought of himself as "the different one."

Leo wasn't sure what he wanted to study or where he wanted to go to college, but since other "high achieving" students aspired to attend college outside of the valley, he did too: "That's everyone's dream." He went on a tour of UTSA's engineering program, and after sitting in on classes and hearing from current students about how great the program was, it became his first choice. He applied to UTSA's engineering program, and also declared engineering as his major on his other college applications.

While Leo was accepted to UTSA in his senior year, he did not receive a financial aid package from them, so he put UTSA "out of his mind" as an option. Because Leo had been offered a full ride at the other schools that accepted him, his college readiness teacher urged him to reach out to UTSA to see if there had been a mistake, but Leo put it off because "I was 17, I didn't know how to call a college. I didn't know what to do… there was no guidance." Shortly before graduation, he finally called UTSA. They told him that there had been an error in his application, and he in fact qualified for a full ride. But by that time he had already talked himself into going to UTRGV, and changing to UTSA would be a "drastic decision" to make in a short time. In the end, he matriculated at UTRGV.

While he had been accepted to UTRGV as an engineering major, he had really only wanted to study engineering at UTSA, so he switched to nursing. Nursing appealed to him in part because he thought being a nurse would help him look out for his mother, who has diabetes and high blood pressure. Because he was working full-time at Wal-Mart, he could not put as much time into studying as others could, and struggled in the competitive nursing program. Discouraged, he stopped out for one semester, and re-enrolled as a psychology major (which had been his minor). He graduated in 2017 with a bachelor's in psychology and a minor in English.

For a couple years, Leo wasn't sure what he wanted to do with his degree. He has since become interested in teaching, and is currently in an alternate certification program to teach English and working as an enrollment coordinator at a charter school. He wants

to be an assistant principal, and maybe open a school some day. He is also considering attending graduate school.

Maria (class of 2013)

Maria recently turned 26, and is currently pursuing her Master's in human nutrition at Texas State in San Marcos. She was born in Mexico to parents with a middle school education, and moved to the US before high school. She was a diligent student, but did not consider college as a possibility for her until she took a college access elective in her senior year. Maria applied to UTPA "at the last minute," and because her ACT scores were low, she had to "do an appeal [and] write a letter." Her chemistry teacher (who had also encouraged her to study science) wrote a letter on her behalf, and Maria was conditionally accepted to UTPA.

Although she struggled at first in college, she got all A's her first year, and was admitted to the human nutrition program. In her junior year, UTPA became UTRGV, and the university discontinued the nutrition program and told its students they had to change majors or transfer to another college. Determined to stick with nutrition, she transferred to Texas State in San Marcos, over four hours away. While moving to an unfamiliar city and finding a place to live on her own was very challenging, she had a good experience at Texas State. However, because some of her credits did not transfer, she had to retake "a lot" of classes, extending her schooling by a year.

After graduating, she returned to the Valley to work as a Headstart nutrition coordinator, which "really helped me give back to my community." Maria has since

returned to Texas State to earn her Master's in human nutrition, and hopes to graduate next semester. After finishing graduate school, she wants to work in community nutrition or policy and nutrition.

Eva (class of 2013)

Eva is a 25-year-old currently living in the Valley with her husband, who teaches fourth grade. While she was born in the U.S., her parents and two older siblings immigrated from Mexico. Neither of her parents finished elementary school, and when Eva expressed interest in college as a child, her mother told her that she didn't think their family could afford it. Late in her junior year of high school, Eva started hearing people at school talk about financial aid. She went with her friends to the counselor's office, where she learned that financial aid could fully cover her education. She had never had much confidence in herself, but after completing the school's cosmetology program and earning her license in that field, she felt like "I can do something better [and] better myself… that's when decided I wanted to be a teacher."

After graduation, Eva enrolled at STC. The first day of classes was the first time she had ever set foot on a college campus. After two and a half years at STC, she finished her associate's in elementary bilingual education. She graduated at the beginning of the pandemic, and has not been able to secure a teaching position yet. In the meantime, she is trying to start a nail business with her cosmetology license.

Gabby (class of 2014)

Gabby is 24 years old, and is currently pursuing her masters in athletic training at the Stephen F. Austin State University (SFA) in Nacogdoches, TX. At the beginning of high school, she wanted to go into law enforcement because two of her uncles were state troopers. But when her older brother blew out his knee playing football and she went with him to physical, she became interested in athletic training. She asked the high school's athletic trainer for career advice, and he advised her to get a degree in kinesiology.

As the child of a single mother, Gabby's decision of where to attend college was largely financial. She did not think she could afford to attend college outside the Valley, and doubted that financial aid would make enough of a difference. While neither of her parents had attended college, her uncle had, and he advised her to take her basics at STC because it would be cheaper. Her brother (who is a year older) also encouraged her to start at STC, as he had transferred there after starting at UTRGV and finding it very difficult.

Gabby enrolled in the kinesiology program at STC and finished her associate's in two years. She decided to continue on to her bachelor's, and while she liked the idea going to college outside the Valley, in the end she decided to attend UTRGV to reduce her expenses. While she was pursuing her bachelor's in kinesiology, she was advised her to get a masters. Gabby "waited till the last minute" to look into masters programs, not realizing that many had prerequisites. Since SFA had the only program that did not require those prerequisites, she only applied there. She is now in her second semester at

SFA, and enjoying it. She does not plan to return to the Valley, and would like to work for a professional team and/or live in Austin.

Vanessa (class of 2015)

Vanessa is 25 years old and lives in the Valley with her husband, whom she met during her senior year of high school. Vanessa's parents grew up in Mexico, where her mother stopped attending school after the second grade, and her father dropped out in his junior year of high school. She completed the cosmetology program in high school and considered just doing nails, but her mother strongly encouraged her to go to college. She decided to study business so she could open a nail salon.

After graduating high school, she started attending STC and doing nails, eventually opening a small salon with her mother. As Vanessa approached the end of her associate's program, she asked her advisor about transferring to UTRGV for her bachelor's. He informed her that STC offered a bachelor's degree in technology management, which was essentially a business degree, and aligned seamlessly with her associate's program. She enrolled in and completed the program.

Now that she has her bachelor's, Vanessa isn't sure what she wants to do next. "I'm very curious as to what else is out there, because I've only worked doing nails since I was 17… what else am I good at? What else can I do with what I studied?" She is considering getting her masters or becoming a licensed manicurist instructor.

STOP OUT VIGNETTES

Juan (class of 2015)

Juan just turned 24, and is currently working as a safety technician outside Houston. He initially did not plan to go to college, but shortly before his junior year, he helped his sister move to Texas State and enjoyed seeing the campus. That experience made him interested in exploring college options. His counselors steered him toward STC as a good starting point, so he enrolled there full-time after high school.

Juan found college interesting, and enjoyed meeting "so many people" and having "so many opportunities." He decided to major in business administration because his experiences working summers at a family friend's construction company had interested him in how the business worked. He intended to later transfer to UTRGV because there were "so many more opportunities" and programs there. Financial aid covered the cost of college, but Juan still worked at the STC library.

In his second year of college, he decided to work his summer construction job (which was outside the Valley) year-round, and take his classes at STC online. That semester, he took three online courses, which were very hard. He didn't have a set work schedule, and sometimes had to work very late. "There was times that I would get back home around 9 or 10 and then had to do homework, go to sleep at one in the morning, [and] wake up at 5:30."

He was able to pass the classes, but it was unsustainable. He considered taking fewer courses the following semester, but in the end decided to a break from school and focus on earning money, even though his parents and sister encouraged him to finish

school. He intended to take off only one semester, but “many other opportunities came along,” and he ended up working on an oil pipeline for a year. There, he met a safety technician who encouraged him to enter that field, which appealed to Juan because he liked the idea of looking out for others’ safety. He attended and completed a four-month safety certification program in Houston.

He still plans to go back to school and take the six or seven classes he needs to finish his degree. “I still have that feeling, I should just get it done. I mean, I'm not doing that bad right now, but it's worth a shot, just doing [it] for my family.” He also thinks the classes will help him “make some investments” in businesses and people. However, he has also become interested in mechanics, and is considering changing to STC’s diesel engineer program and opening an auto mechanic business at some point. Long term, he would like to become a diesel engineer.

Carlos (class of 2014)

Carlos recently turned 25, and currently lives outside Austin, TX. As a migrant student, Carlos attended school in the Valley from fall through April, but began and finished each school year in Michigan. Because of this, he was not able to take AP or dual enrollment courses, even though he was a diligent student and his parents strongly encouraged him and his three younger brothers to go to college. His father had studied biology for two years in college, but stopped when Carlos’s mother became pregnant. Carlos’s mother, who had immigrated to the U.S. from Mexico, never attended college.

During his senior year, Carlos applied to Michigan State. It was an attractive option because it offered financial assistance for migrants and because he had family in Michigan, including cousins who attended Michigan State. Carlos filled out the FAFSA, but didn't qualify for financial aid because his father had recently started a higher-paying job in the oil refineries. He received two small scholarships, but they did not cover much.

Carlos was still considering Michigan State when his mother passed away from illness, and he decided to stay close to his father and three brothers. He enrolled at UTPA, and chose to major in business because math had always come easily to him. However, college was much harder than he expected. While Carlos still managed to earn A's and B's, he noticed that students from other districts were much better prepared than students from his district were.

While his father supported him during college, Carlos worked in retail part-time so he wouldn't feel like a "burden." "I didn't want him to be struggling with that... So I took it upon myself to get a job." Carlos attended college full-time for three semesters, but when UTPA became UTRGV, tuition increased by almost $1,000. At the same time, his younger brother was starting college. Carlos decided to change his enrollment to part-time and started working full time to relieve financial pressure on his father.

After attending four semesters part-time, he started to feel like he wasn't seeing the payoff for the time and money he was investing. He saw friends "moving out of their parents' house, becoming more independent," and felt like he was falling behind. "I haven't moved, I haven't seen any progress… I need to do something." He decided to take a break from school and work "up north" for a while. He considered continuing his

degree online, but he had taken some online classes earlier in college and found that he preferred in-person.

Currently, Carlos is working on construction projects across Texas and Louisiana. He enjoys it, but still wants to finish his degree to have a "backup plan" for when he "gets tired" of construction or his circumstances change. He wants to try to "get better at online classes" and finish his last three semesters online.

Andrea (class of 2013)

Andrea is 26 years old and lives in Austin, where she works as a residential instructor at the Texas School for the Blind. Her mother was from Mexico, but Andrea grew up in a small town in Wisconsin where there were very few Mexicans. Halfway through Andrea's freshman year of high school, her mother moved the family to the Valley to be close to Andrea's brother, who had been stationed at the military base in Killeen.

Andrea enrolled in Paloma's cosmetology program and earned her certification in two years. While no one intentionally discouraged her from considering college, she thought it would be too hard for her because she taken "lower-level" classes in high school, and struggled in math. In addition, she had heard from students who were taking dual enrollment courses that they were very hard. She figured that if those "very, very, very smart" students thought those college-level courses were hard, she would have no chance in college. However, her older brother and her cousin (who was taking courses at STC) strongly encouraged her to attend college, and her parents supported the idea.

When Andrea found out that she qualified for FAFSA grants that would completely cover her tuition at STC, she decided to go.

Starting at STC was hard. She remembers "being so lost, and going to financial aid and being there hours, and I didn't have the right paperwork." Having her cousin to guide her was very helpful. At first, her biggest struggle was figuring out what to study, and it discouraged her that she was "just not certain what I wanted to do." She started with speech pathology, because her younger brother had worked with speech pathologists. But after taking a class with a deaf student, she became very interested in sign language. The deaf student's interpreter told her that there was a very good ASL a program at STC, and she switched to that major.

She hit a setback when she failed her first ASL class, and started to despair. But she had made a good friend in that class, and that friend encouraged her to try taking the course again with a different professor. Andrea did, and passed it on her second try. After that, Andrea and her friend took every class they could together. "She was my study buddy – we were always together …we ended up having like a little [program] family, and that's what helped me finish college."

Toward the end of her associate's program, Andrea's friend was diagnosed with terminal cancer and given only six months to live. Andrea did not think her friend would come back to school given this diagnosis, but she returned "to finish what she started, for her brothers." That really encouraged Andrea to finish her associate's, and three years after starting at STC, she did. Her friend had already passed, but her friend's mother

attended the graduation ceremony with Andrea. “We finished together. Even though she wasn’t present, we did it in spirit.”

After graduation, Andrea moved back to Wisconsin and got a job painting nails, but wasn’t happy with her life there. Her cousins who lived in Austin kept encouraging her to move there, and eventually she did. Because she had done a college internship at the Texas School for the Blind, they hired her as a residential instructor. She loves her job, and on the weekends she still cuts hair to make extra money.

While Andrea walked at graduation, at the time she did not realize that she has not fulfilled her math requirement, and STC will not release her degree until she does. She could fulfill it by taking the TSI, but she has not done so because she is afraid she won’t pass: “I've been postponing it.” While she does not need an official degree for her current job, she says “I don't feel satisfied 100%” and feels like she is “kind of living a little lie” by not finishing her associate’s. She also wants to earn a bachelor’s to become a teacher for deaf and blind students, which is essentially what she does now, but she is paid less because she does not have the credential.

Melissa (class of 2014)

Melissa is 24 years old and lives in the Valley with her long-term boyfriend, and they both work for the county. In high school, Melissa was a diligent student with an interest in music. She took dual enrollment courses and the “college readiness” class, and went on college tours. She was accepted to UT Austin’s music program, but decided she

could not afford to go. Her mother suggested that she start college in the Valley and transfer to UT Austin later if she could afford to.

Melissa enrolled in the music program at UTRGV, intending to become a choir teacher. While financial aid covered her tuition, it did not pay her living expenses, so she worked through college. Her mother moved to San Antonio after Melissa finished high school, so Melissa had to move around a lot to find affordable places to live. Eventually, she moved into her father's house, where her younger sister was also living.

She was more than halfway through her degree when her father died suddenly, just weeks before the start of the fall semester. His relatives disowned Melissa and her sister and kicked them out of the house. Traumatized and grieving, she still tried to go to school, but was "breaking down every single class." She was also disheartened because she felt "like what's the point, my dad's not even here, he's never gonna see me graduate." She decided to take the semester off and focus on financially supporting her sister and helping her finish high school. When she asked UTRGV to withdraw, they suggested she talk with one of their therapists, but she had already made up her mind and did not see the point. Her best friend withdrew as well, and they helped each other recuperate over the next few months.

Melissa's friend resumed her studies the following semester, but when Melissa tried to do the same, she hit an obstacle. She had withdrawn two days before the deadline, but the school told her she had withdrawn too late and owed about $5,000 for the semester she left. While she had had financial aid, she school said that because she had

withdrawn, it had not been processed and applied to her courses. When she tried to contest the situation, the school said it was too late.

Because she was unable to pay the $5,000 charge, Melissa could not return to UTRGV. She qualified for free tuition at the community college, so she took as many as courses there as she could. In the wake of her father's passing, she "struggled a lot with self-identity" and with "learning or understanding what did make me happy, because I was so upset for so long." She studied anthropology because she found it fun and easy, but after earning her associate's in it, she realized "it's not what I want to do."

She has since rediscovered her resolve to be a choir teacher. "Even now, I'll hear a choir song… [and] I remember that feeling, and I want to get back to that." She recently got a job as a 911 dispatcher, where she is making more money and can save up to return to UTRGV in the coming fall. She estimates it will take a year and a half to complete her degree, and after she does, she wants to move to Austin (where her best friend is a choir teacher) or San Antonio (where her mother's family lives).

Lorenzo (class of 2013)

Lorenzo is 25 years old and currently works in a short-term position as a safety technician in Maine. Lorenzo has always wanted a job where he can help people and have a positive impact. At the beginning of high school, he planned to go into the medical field to "save lives," but as the course names became "too long and hard to pronounce," he decided he had to change course. One of his teachers got him interested in law

enforcement, and the idea of “putting myself on the line for others” and “protecting them” appealed to him.

At first, Lorenzo “wasn't really interested” in college. “I don't know why, I just wasn't really so sure about it.” While his parents were not around much while he was in high school, they did encourage him to go to college. In his junior and senior year, his teachers started pushing him more. In particular, his English teacher would call him if he didn’t come to school, and tell him that she would drive over and get him if he didn’t show up. “I really appreciate her.”

Lorenzo took time off between high school and college to save up money. About a year after finishing high school, he enrolled in the criminal justice program at STC and got a job there as a security guard. Between work and being a full-time student, he was on campus six or seven days a week: “STC was my home.” He decided to pursue two associates simultaneously (“like a double major”), figuring that two would be better than one, and chose psychology for his second associate’s because he liked “what goes into the study of the mind” and understanding people. An advisor has since told him that he can’t graduate with two associates and will have to pick one, but Lorenzo still wants to try.

Lorenzo had a Pell Grant, but lost it after dropping too many courses in the first year because he did not think he would be able to pass them. Once he learned to ask his peers for recommendations of professors who were good instructors, he no longer had to drop courses, but did not recover his financial aid. Partway through his associate’s,

Lorenzo's stepfather (who was a construction foreman) got Lorenzo a job constructing a refinery with him in Louisiana. Lorenzo moved there and continued his courses online.

Lorenzo completed two full-time semesters of online courses while working full time. Some days he would leave work, do homework until late in the evening, and get up the next day for a 10-12 hour shift. He started to feel burned out: "I didn't have a life." He considered scaling it back to part-time, but decided he would rather do all or nothing. He figured he would take a short break from school, and then finish it all at once. A superior had encouraged him to get certified in safety, which paid well and offered the opportunity to help people, so he enrolled in and completed a three-month safety certification program.

Lorenzo is currently two classes short of an associate's in criminal justice, and four short of an associate's in psychology. When Lorenzo visits Texas, he returns STC to see his old instructors, stay informed about his degree plan, and "remind myself, 'Okay, you gotta do this.' I'm stalling, and I need to stop stalling." After finishing his associate's, Lorenzo wants to get his bachelor's in safety. He has found an online, self-paced, affordable program, and expects that it won't take him long to complete. His experiences working on the construction projects interested him in engineering, and he eventually wants to study electrical engineering.

Sharon (class of 2014)

Sharon is 24 years old and lives in Houston. Her parents divorced when she was very young, and she says her father "was never in the picture." The youngest of four,

Sharon was the first of her siblings to really enjoy school. Because of this, her mother was suspicious of her interest in academics and initially did not support it. Sharon said that when she read at home, her mother told her to "'put that book down'… to my mom, that wasn't normal." Despite this, Sharon earned more than twenty dual enrollment and AP credits in high school.

As graduation approached, her mother wanted her to focus on work and "help with finances," so Sharon decided she had to go to college away from her family out of the Valley. She set her sights on the one college that had not accepted her application – UT Austin. "I guess to me it was a challenge… Either Austin's gonna make me or break me." Moving to a big city so far from home was scary, but exciting: "I was so interested in learning about new cultures, making new friends, and getting to know people." She took classes at Austin Community College (ACC), planning to eventually transfer to UT and get her bachelor's to become an elementary teacher. Even though she had taken dual enrollment courses in high school, the ACC courses were much harder. "At first, the transition hit me like a train… they expect so much from you." She learned how to take notes and study from her peers.

Things were going well until her family started having financial issues, and she had to stop school "to help out with money." She moved to Houston for a while to earn more. When she returned to Austin and tried to go back to ACC, she was told she had to pay off a $500 charge from her last semester. It took her a while to save up the money, but she has paid it off.

When the pandemic hit, it was difficult to find stable work, so her sister and friend helped her get a job at a correctional prison outside of Houston. She has four roommates there, which helps her save money to take courses at a community college in Houston. She has four or five classes left to take before she can apply to transfer to UT Austin and start her bachelor's in education.

Arvind (class of 2014)

Arvind is 25 years old and currently living with his family in the Valley. Arvind's father never attended college, and his mother did not finish high school. Arvind's parents immigrated to the U.S. from Mexico, and raised their family in Illinois until Arvind was a preadolescent. They moved to the Valley while he was in middle school, and around that time, Arvind "got it stuck in my head [that] I'm gonna be law enforcement, no matter what."

After graduating from high school in 2014, he enrolled at STC to study criminal justice. He attended school full-time with the help of the Pell grant, and did "little side jobs outside of school" to cover what the Pell grant did not (such as books). During his first semester, his mother was diagnosed with diabetes, and Arvind decided to withdraw and focus on earning money to help his family.

As he did not need a degree to become a police officer, he planned to enroll in the police academy at the next opportunity. But as the next application deadline approached, "another opportunity of making a little bit more money for the family" came up, and he did not enroll. During this period, Arvind became aware of "politics" and "favoritism" in

the police department, which discouraged him from pursuing that career. He said “I've seen the corruption,” and that trying to speak up could result in losing one’s job.

A couple years after Arvind left STC, his friend told him about a government-funded 10-month program in San Marcos to become a correctional officer (CO), and they attended it together. While Arveck had a good experience there and had been assured that he would find a CO position within weeks of finishing the academy, that was not the case. Even though his supervisors said he had “passed everything with flying colors” and was “the best in the academy,” he received no job offers. When he called his supervisors to follow up, they just told him “it’s going through a process.” After four months, he gave up on waiting, and went to Illinois to live with his uncle and find work there. He started working at temp agencies, and found a job at Amazon that paid $17 per hour. He finally was offered a CO position in Texas, but decided not to move back for it. Things were going well in Illinois until he learned that his mother’s health was declining. Arvind decided to leave his job and return to the Valley to help his family.

Once he was back in the Valley, Arveck enrolled at STC again. He had no issues during his first semester, and passed all his classes. But when he reported to class on the first day of the following semester, his professor told him he wasn't on the attendance sheet, and sent him to sort it out at the office. The office told him he had an outstanding charge of $3,000 from his first semester in 2014. In order to continue with his program, he would have to pay it off. Arvind still “definitely” wants to go back to college, and is currently trying to save enough money to do so. Unfortunately, he and his family have

been struggling financially due to the pandemic, and he is considering going to work in the oil fields.

Chapter 5

This chapter describes themes in the findings around the research question: *How do low-income, first-generation, Latinx students understand and make sense of the factors that contribute to their persistence in college?* After presenting the major findings for each theme, I discuss key differences in the experiences of stopouts and completers. It is important to note that all the participants in this study (both stopouts and completers) overcame significant obstacles in entering college and persisting through at least two years, which is particularly notable given that most were not considered "high achievers" (ranked in the top ten percent) in high school. Furthermore, all the students, including all the stopouts, enjoyed being in college and believe that it is worth the investment. All the stopouts intend to resume their education and finish their degrees, and believe that doing so will afford them more opportunities.

HIGH SCHOOL EXPERIENCE

In my interviews, I asked students how well their high school experiences prepared them for college, and how that affected their persistence. In this section I discuss key themes that emerged, including academic preparation, teacher encouragement, and college advising. While most students received some important assistance (particularly around filling out the FAFSA), they were largely underprepared for college, which did not set them up for success.

Academic preparation

Most of the students (both completers and stopouts) felt that their high school courses did not prepare them academically for college, and that the lack of preparation negatively affected their academic performance, at least at the beginning. More than half the stopouts failed at least one class in college, adding time and cost to their degree plans. One stopout, Lorenzo, lost his financial aid because he withdrew from too many courses, thinking he could not pass them.

The following examples from completers illustrate the students' lack of college preparation. Roberto said that Paloma did not prepare him well for the reading required in college: "It wasn't sufficient… I felt like I was missing a lot of stuff." Vanessa's English teachers did not provide specific feedback on her essays, only a grade. Maria said "we weren't exposed to a lot of college level material in high school." Flor, who took dual enrollment and AP courses, said "nobody really taught me how to actually prepare for how difficult all the assignments were going to be." Leo said that now that he works in a different school district, "I see the difference – how it should have been, or how it could be, and how it wasn't." Eva said that because the high school teachers felt pressure to pass students, they gave students multiple opportunities to pass assessments (retakes), which she thinks ended up hurting students in college. She saw that a lot of her peers in college expected professor to give them retakes, and when they did not, some of those students became "discouraged" and "just gave up."

Most stopouts and completers said they did not learn how to study in high school. In college, Flor (a completer) remembers studying for "many, many hours" and still

failing or barely passing exams. She didn't understand why studying the way she had for her dual enrollment and AP courses was not sufficient in college. Eventually she learned how to study her notes and textbooks effectively, and went from a 2.0 GPA in her freshman year to graduating with a 3.0.

Dual enrollment courses carry credits that can reduce the amount of time and money students spend on their degrees, increasing the likelihood of completion, and can help prepare students for college. However, only a third of the students I interviewed (three completers and two stopouts) took dual enrollment courses. While students who took DE were still underprepared for college, they were generally better prepared than students who did not take those courses. For example, Sharon (a stopout) said that the DE classes were "definitely" good preparation for college courses: "it was a good head start… a good stepping stone." She said she "actually had to study" for her DE courses, and felt that taking them helped her learn how to manage her time. She also felt that the courses prepared her for the reading comprehension required in college. Some of the students who did not take DE noticed that their peers who did received more college preparation. For example, Andrea (a stopout) noticed that students who took DE received more college-going encouragement and guidance than students who took "regular" courses, and Vanessa said that her friends who took DE were better prepared for college.

Some students who took DE courses felt that they could have prepared them better for college. Flor (a completer) said "I thought that AP and dual enrollment would have prepared me for [college], but no, it didn't. I actually had a really tough time, my first two years at UT [Austin]." Similarly, Melissa (a stopout) felt that the DE courses she

took were too easy and did not prepare her for UTRGV: “it was basically like a high school class, just with a different title.” In fact, she felt that the DE instructors gave her inaccurate perceptions of how difficult college courses would be by saying “this is easy stuff, this is just like college” or “if you pass this, you'll be fine at college.” When she got to UTRGV, she was blindsided by how hard her courses actually were. She “felt like a failure a lot,” and thought “I passed all my dual enrollment classes with flying colors; [so] why am I getting a C right now?”

Two-thirds of the students I interviewed did not take DE, and most of them said they would have liked to but did not have the opportunity. For example, Carlos (a stopout) could not take DE because he was a migrant student, Roberto (a completer) was told that his standardized test scores were not high enough, and the cosmetology students were told that their cosmetology course schedule conflicted with the DE course times. Students like Maria and Gabby (both completers) would have liked to take DE courses but were not told about them. For example, Gabby only found out about the DE program when she saw buses lined up outside school at lunchtime and asked a friend about them, who told her that they took students to STC to take free credit-bearing courses. Gabby says she definitely would have taken advantage of that program if she had known about it sooner, and her mother was upset that the school had not told Gabby about it. Similarly, Vanessa (another completer) did not even know about DE or AP courses until she heard about them from friends in her senior year. Juan (a stopout) said he regrets not taking advantage of the DE program, and wishes his teachers had encouraged him to.

Teacher encouragement

For both stopouts and completers, teacher encouragement was an important factor in both encouraging students to start college and fostering self-confidence that helped them persist. Most students, both stopouts and completers, remember their teachers being supportive of college in general. For example, Eva (a completer) remembers her teachers telling students that they "'have to go to college... Education is always going to stick with you.'" Individual encouragement to attend college was more meaningful to students. For example, Sharon (a stopout) said one of her teachers would "actually would talk to me one-on-one [and say] 'your grades are up there, you can go to college.'" Leo (a completer) had a teacher who was "more of a best friend," and really pushed Leo to go to college because "he knew I could." Juan's soccer coach always told him go to college, and Juan (a stopout) thinks he may have listened more to him because he loved soccer.

Teacher encouragement was particularly important to students whose parents did not encourage them to attend college and/or were not very involved in their academics. For example, when Maria's (a completer) chemistry teacher encouraged her to study science because she was good at it, Maria said "it was very encouraging to hear somebody telling you that you could do something like that. And here I am doing my Master's in science and Human Nutrition because she believed in me… definitely her comment really inspired me." That same teacher wrote a letter on Maria's behalf to help her get conditionally accepted to UTPA after her ACT scores kept her from being accepted outright.

Two stopouts said they might not have enrolled in college at all without their teachers' encouragement. Sharon, whose mother was initially wary of her interest in academics, said that her teacher's mentoring was important "because at first I was like, nobody in my family has gone [to college], this is something new, something that I was scared of doing, because I didn't want to fail." Sharon said it motivated her "having other people see what I couldn't see on my own, that they believed in me." Encouragement from teachers also meant a lot to Lorenzo. "Whenever you don't get that at home, and then you get it in school, and they see potential in you… to make sure you will be someone in life, and that you are someone, to somebody." His AP English teacher would even call him if he didn't come to school, and say that she would drive over and get him if he didn't show up. "I really appreciate her."

In a few cases, students continued to receive support from teachers beyond high school. For example, Melissa's (a stopout) choir director was an important source of counsel during both high school and college, and Melissa sometimes called her for encouragement during college.

Differential treatment toward "regular" and "top" students

Most of the students in this study were not considered "high achievers" in high school. Four were placed into remedial math in the tenth grade, and only four of them graduated in the top ten percent of the class. A few of the students I interviewed noticed that the "top" students, who had higher grades and took higher level courses, received more preparation for and information about college. In talking with friends who had been

ranked in the top 10% of their class, Maria (a completer) was surprised to hear that "Always [college] was a part of the conversation for them, [while] in my classes, I never really had that." Gabby (a completer) also noticed that students who were ranked in the top 10% received more guidance and were steered more toward college-going opportunities (such as dual enrollment) than "regular" students who were not in the top 10%.

Gabby felt that because she was just outside the top 10% (she was in the top 11% or 12%), the school didn't really expect her to go to college and didn't invest in her. She felt it was unfair, and pointed out that "other people want to go to college too." Like Gabby, Maria felt that the teachers of the "regular" students did not expect them to go to college. She said "the school system is just like, 'Oh, I'm giving up on you, because you're probably not gonna make it to college. So why should I even waste my time with you?' …They're just being forgotten."

Maria felt that she was not given the support and guidance to reach her "fullest" potential. "I didn't see that potential in me, because… I wasn't introduced to other things… until I took that [college prep elective]." She did not even consider college until her senior year, while her friends who were in AP classes had applied "a year before college… they had everything ready." She said "I felt so lost and helpless [in] my last semester in high school. I had to gather all this information." Similarly, Gabby "had to do everything on my own" because "they would just center their attention [on] the top 10%... I kind of felt outcast because they did that."

Maria says that she did not notice this unequal treatment when she was in high school. “I see it now. I didn't see it then, because I was still in that mentality of ‘this is okay; I mean, I’m gonna graduate from high school, that’s good.’” But that lack of support put her at a disadvantage. “I was doing everything that I was asked to do… I felt like I was doing whatever was in my hands to improve myself. But there's only so much you can do, if you're a teen and you don’t know what you’re doing, unless you have that support from somebody else… but I didn't get the same education and resources as other people.”

College advising in high school

As detailed in the second chapter, high school counselors are critical to setting students up for success in college. However, nearly all the students I interviewed (both completers and stopouts) said they received little or no college or career advising from school counselors. From being a teacher at Paloma, I know that counselors’ time is often allocated toward administrative matters rather than advising. Sharon (a stopout) said she did not feel that the counselors cared, because each one had so many students. In fact, the counselors failed to notify Vianey (a completer) that she had been awarded a Crimestoppers scholarship, which she only found out about because she knew the campus bookkeeper from her involvement in extracurriculars.

Even students who were in college-oriented courses received little guidance on their college applications. For example, Sharon and Melissa (both stopouts), who were in dual enrollment courses, said no one helped them with their college essays. Students who

took the high school's "college readiness" course thought that it was not as helpful as it could have been. Two students said it was "basically a free period," and Melissa said that while she did receive guidance on applying for scholarships and financial aid from the course, she would have liked to learn more about college in general. Students also did not receive guidance on what to expect from colleges they had applied to or how to reach out with questions or concerns, as illustrated in Leo's (a completer) vignette.

The school provided no SAT or ACT prep beyond telling students to sign up for the exams and administering the PSAT. Low scores on college entrance exams likely made students' college applications less competitive, and may have affected the amount of scholarships they were offered. For example, Maria (a completer) was conditionally accepted to UTRGV because her ACT scores were low, Roberto's (a completer) ACT score only qualified him for STC, and Sharon (a stopout) believes her ACT score was a primary factor in her rejection from UT Austin.

One completer, Maria, took a very helpful elective that was offered through the "Coca Cola youth program" and run by a UTPA professor. She thinks she would not have gone to college without that program. The instructors brought in alumni of the program to talk about their careers and encourage current students, and "hearing their stories… really helped to visualize myself as a professional as well in the future." The class took students to visit universities outside the Valley, which also helped Maria picture herself as a college student. "Being at a university is just different. You just start thinking, 'I could possibly be part of this, be a student like they are.'" On the tours, they sat in on college classes, and the professors "would try to include us in the conversation" to show them

that "you can be here too, you belong here." The program also provided critical guidance on financial aid. Her father had not trusted the idea of financial aid, but one of the teachers in the program helped her explain grants to him.

Difficulties in filling out FAFSA

As mentioned in the vignettes and discussed later in this chapter, obtaining and maintaining financial aid was a primary factor in students' decision to attend and persist in college. Several students (both completers and stopouts) found financial aid forms confusing or intimidating, and needed assistance in filling them out. Some students had to be very persistent to obtain the information required for the FAFSA. For example, Andrea (a stopout) had to "nag" her father to find out her parents' income. "At the time, my dad was a truck driver and he was never home, so it was really hard to get the information that I needed."

Filling out college forms was particularly fraught for students who were not citizens or whose parents were not citizens, and discouraged some from applying at all. Eva (a completer) said that "A lot of students who were in my classes didn't have a social [security number], so they thought 'college is not for me.'" While Eva was born in the U.S., her parents were not, and she found the FAFSA "intimidating" because it asked for social security numbers that her parents did not have. She worried that because she could not provide that information, she wouldn't be able to access financial aid. Because Sharon's mother was undocumented, she was too afraid to fill out the FAFSA. "To her, doing any major paperwork with the United States or anything was always scary… she

was always like, 'be careful, you can get us in trouble.'" Sharon and her mother "had a big argument" over filling out the FAFSA. "I told her, 'this is money for school that I need, and you can help me.'" In the end, her mother refused, afraid that "the government's gonna come back and get me." Not receiving financial aid and having to pay out of pocket is Sharon's primary obstacle to finishing her degree. "That was a big, big barrier for me, because if my mom would have taken a little bit of her time to actually become knowledgeable on it, I wouldn't have to be stressing over money for school."

The Go Center was students' primary source of the small but critical amount of college-going support they received, and particularly around helping them fill out the FAFSA. As described in Chapter 2, the Go Center was an office with a few computers that students could use to look up college information and apply to colleges, and a staffer who could answer questions and help students fill out applications. Most students remember being taken to the Go Center once as a class, and being told they could return there on their own time.

Nearly all the completers found the Go Center at least somewhat helpful, but fewer stopouts mentioned using the Go Center, and some felt that it could have been more useful. For example, Andrea said that on the one occasion a teacher brought her class to the Go Center, most of the time was spent waiting to use a computer. Carlos said that while the Go Center sometimes had Paloma graduates serve as college ambassadors, they didn't help students understand what college was "actually like… like the class environment and stuff like that."

Some students may not have made use of the Go Center because they did not know what questions to ask or did not feel comfortable asking, as the following examples (from completers) illustrate. Eva remembers being worried about asking the "right" questions, and Eva and Vanessa mentioned that some students felt intimidated to ask questions. Similarly, Leo said he knew there were teachers who would have talked with him one-on-one about college, but he didn't initiate those conversations because he didn't know what to ask. Vanessa said it would have been helpful if school staff had proactively offered students help, rather than expecting students to go ask for it. Eva said it would have been helpful to have a counselor come to one of her classes and explain the college application process, provide information about financial aid, and direct students to online resources like ApplyTexas. She also wishes the counselors had told students that "there's a lot of help out there," and that they don't have to have a social security number to apply to college.

Another reason that some students may not have used the Go Center is because they did not have time. For example, Eva was not able to go after school because she had work and other responsibilities. She said it was "very hard… to find time within school hours to apply for colleges or financial aid, and look up the information that I needed in order to go to college… that all goes back to my socioeconomic status." She noted that "it was very difficult for a lot of my friends as well to obtain that information," and that none of them went on to college.

In my interviews, I asked students about their experiences in college and how they affected their persistence. In this section I discuss key themes that emerged, including their sense of belonging, access to resources, and experiences with instructors, advisors, and peers. Having helpful instructors, supportive peers, and resources like tutoring were particularly important to persistence for some students. Factors that increased the amount of time and money required to finish their degree plans (such as placement in remedial courses, changing majors, failing courses, or taking courses that did not apply to their degree) increased the odds of encountering a barrier that students did not have the resources to surmount, working against persistence. Stopouts and completers encountered many of the same obstacles and drew on many of the same sources of motivation to persist. While students in both groups overcame many of the obstacles in their path, for stopouts, the accumulation of barriers and the toll they took overcame the resources they drew on in pursuing their degrees. Financial barriers, family crises, burnout, and lack of guidance particularly contributed to stopping out.

Experiences with instructors

Completers and stopouts had largely similar experiences around help from instructors, but there were key differences. The following examples show that in general, the completers found most of their professors to be helpful and supportive, and all but one completer formed connections with professors and spent time with them outside of class. Eva said she believed that all her professors “wanted us to succeed” and “actually want you to learn.” Gabby said that one of her professor’s passion for the subject matter

helped to reaffirmed Gabby's choice of major. Vanessa felt very grateful to have teachers who "really liked their job" and were willing to help. "If not, I don't know how I would have done it… having teachers like that motivates you to keep going." Her algebra instructor in her first semester was particularly helpful: he would stay hours after class to answer questions, and after she failed her first exam, he taught her how to study. She thinks that if he had instead told her to "figure it out" on her own, she might not have wanted to continue in college.

While most completers had positive experiences with instructors, a few mentioned that some made students feel unwelcome to ask questions. For example, Vanessa's English 101 instructor "was very mean" and made some students feel "dumb," so she never asked for help in that class. He once told a student "You should have learned this when you were in elementary." Gabby, who had very positive experiences with her professors at STC, said "only a handful of professors" at UTRGV would offer to help students, while most would say "'You're already this far in school, you should already know what you're doing.'" She said some professors would "look down on you if you spoke up, so a lot of people didn't." In those classes, Gabby had to ask friends or other teachers to help her. She saw other students become discouraged by these professors, and heard them say "we never learned how to do this" or "nobody ever told us if we're doing it right." Vanessa once dropped a class because the professor was unwilling to provide help, and took it the following semester with a more helpful instructor. She has heard many stories of unhelpful instructors from her clients who are students, and thinks that

some students “definitely” get discouraged and end up dropping out of school because of that.

In general, the stopouts described greater variation in the helpfulness of instructors than the completers did. For example, Arvind says he often asked his instructors for help, but that they were less helpful than his high school teachers had been. Some professors would not “break it down” to the level he expected, “or they would just completely forget about [his question, and] jump on to the next topic.” Carlos and Arvind both encountered instructors who only referred them to the textbook when they had questions, which they did not find helpful.

Advising in college

A theme common to nearly all students, both completers and stopouts, was dissatisfaction with college advisors. Three stopouts and two completers said they were advised to take courses that did not apply to their degree plan and/or knew of other students who experienced that. For example, Andrea (a stopout) says she “took a lot of wrong courses” at STC. Her advisor had printed out her degree plan and enrolled her in classes, but after she finished them, another counselor told her they didn't apply to her degree. Vianey’s (a completer) advisor her freshman year at UTRGV told her to take courses that did not count toward her degree, which caused her to graduate later. One of her friends had the same advisor, and because he took courses that didn’t count toward his degree, his financial aid ran out before he could graduate and he dropped out. Carlos also heard of classmates at UTRGV being advised to take courses that they later realized

they did not need. At ACC, Sharon heard from the advising director that some advisors were “wasting a lot of the students’ time and money” by signing them up for classes that did not apply to their degree plan.

Eva (a completer) received very little guidance on which courses to take at STC. She says they would hand her a form with a list of course titles that would fulfill her degree requirements, and she would choose based on which names sounded easier. She later realized that the course titles were not a good indicator of what the courses were actually about. No one told her about course descriptions, or directed her to the course catalog. “That was really bad… that didn't help at all, of course.” Eva feels that most of courses she took at STC were not relevant to her career goals or helpful to her in general, which discouraged her and made her consider changing her major. If she had received better advising, she could have been guided toward courses that were more relevant to her.

While Juan (a stopouts) was very resourceful and chose his courses and professors on his own using the course catalog and recommendation from a student Facebook group, lack of advising contributed to him dropping out. His advisors “gave me all the easy classes at the beginning,” so eventually he only had hard classes left. At that point, he talked to a counselor who said he should have mixed the harder classes in with the easier ones, saying “it's a lot… you're gonna struggle.” Discouraged, Juan decided to take a break from school, and he has not returned.

Three students felt that their advisors were not interested in helping them, and two stopped going to advising because of it. When Gabby (a completer) went to advising at

STC, she "felt like I was a number to them," and never returned. Similarly, Carlos (a stopout) hardly went to advising at UTRGV: "I feel like if they were to explain things a bit better, and try to, I guess I give a sh*t, it would make it better. Rather than just say, 'Well, this is your degree plan, just follow it.'" Sharon (a stopout) had a similar experience at ACC: "Some of the advisors really are just trying to get you out of their face; that's the way I feel."

Two stopouts (Sharon and Melissa) had several unhelpful advisors before finally finding a good one. Melissa said that most advisors simply told her to do what had worked for them in college rather than trying to understand her situation. In one semester, she was advised (against her concerns) to take on too great a course load, and ended up failing a class because her schedule was too packed to go to tutoring. Eventually, a professor from her department became her advisor, and that person provided useful guidance. Melissa was grateful that unlike the previous advisors, she asked Melissa what she thought she could handle, and really listened. It also helped that this advisor was familiar with the particular demands of Melissa's major (music). "Finally – somebody who gets it, somebody who understands what our life is like, at least a little bit." She suggested that Melissa spread out her rehearsals to give her breaks to eat and recharge, which "made the next few semesters so much easier."

Another barrier some students encountered was placement in remedial courses, which adds time and cost to degree plans and can be discouraging. Two stopouts mentioned being placed in remedial math courses, which neither have passed. At STC, Andrea was placed into three semesters of remedial math based on her state standardized

test scores. This was very discouraging: “It's like a year of your life that you're gonna throw away, just taking remedial.” She still has not fulfilled the math requirement for her degree in sign language interpreting, and her school will not release her degree until she does. She could fulfill the requirement by passing the math TSI, but she is afraid she will fail it. Similarly, Sharon was placed in remedial math at ACC because she missed the cutoff on the TSI by a few points. She wants to retake the TSI to avoid having to retake the remedial course, but believes she only has one attempt left.

Transfer experiences

Four students transferred from one institution to another, and while all completed their degrees (and are therefore considered “completers”), half experienced setbacks that added time and cost to their degrees. Two of these students, Gabby and Roberto, were able to transfer all their courses from STC to UTRGV after finishing their associate’s. They felt that starting at STC was helpful to their persistence because it saved them money and provided a more gradual transition from high school to UTRGV, and because they felt the instructors at STC were more student-centered.

Eva also transferred from STC to UTRGV, but many of her courses did not transfer because of changes in transfer policies. While she had been told that all the courses she took in the education program at STC would transfer to the program at UTPA, she happened to transfer during the period when UTPA became UTRGV, and the reconstituted university no longer applied some of the courses to her degree plan. As a result, Eva had to retake about “a semester and a half” of courses at UTRGV, which was

"very discouraging" and delayed her graduation by a year. "I worked so hard to gain those grades in those courses, and then for me to know that it was for nothing – it was so upsetting." The college reversed its transfer policy change the following year, but she had already retaken or was in the process of retaking the courses.

Maria was also affected by the change from UTPA to UTRGV. Because the nutrition program she had enrolled in was eliminated in the transition, she was forced to change majors or transfer, so she transferred to Texas State. While she had been a junior at UTRGV, some of her courses did not transfer, which delayed her graduation by a year.

Peer support/motivation

For both completers and stopouts, the academic support, solidarity, and motivation that classmates provided contributed to the progress they made toward their degrees. The following examples illustrate how four of the completers described the peer support they received. At the prompting of her algebra professor, Vanessa formed a study group that helped her go from failing her first exam to scoring 110 points on the final, and she found studying with the group to be very enjoyable. Eva made friends with classmates at STC who "did everything together… step by step," even transferring to UTRGV and graduating together. She said it was a really good support system, and that they still see each other. "It feels really nice, to see them grow with you." Similarly, Vianey's classmates in her social work program been a support system even after graduation. Leo might have stopped out if it wasn't for his best friend Marisol. He and Marisol did their entire degree program together, and are now in the same teaching

certification program. At one point, Leo took a semester off in order to take a promotion at Wal-Mart. He considered not returning to college at all, but Marisol insisted that he go back with her the following semester. Roberto also "felt a lot of pressure" from his friends to finish school. All his friends dropped out of college to work at the oil refineries, and they told him "You need to finish school for all of us."

For several stopouts, peer support was a factor in the progress they have made toward their degrees. Sharon said she "learned a lot" about how to study and take notes from her peers at ACC. Similarly, Juan found his classmates at STC to be "really helpful." At UTRGV, Carlos said he and his friends would support and tutor each other, and provide feedback on essays. Two stopouts (Andrea and Melissa) said they would not have gotten as far as they did without their close peers. Andrea said that if it wasn't for her classmate Blanca, "I probably would have dropped out or something." Blanca passed away before graduation, but the memory of Blanca gives her motivation to go back to school and continue her education. Melissa said of her best friend Sarah that "I genuinely don't think that I would have lasted as long as I did in college without her." Sarah was the one who told Melissa about things like the dining hall, meal plans, dorms, free tutoring, and work study. "I am so grateful for her because she never really made me feel dumb. She was like, 'I can't believe nobody ever told you about this.'"

Belonging

As detailed in chapter two, previous literature has identified feeling that one belongs as an important factor in persistence, particularly for marginalized students who

are more likely to feel like outsiders on college campuses. Because the Paloma High School community is predominantly Latinx and low-income, for many students, college was their first experience of being a minority and/or experiencing racism or classism. Two stopouts and three completers discussed how their ethnicity, socioeconomic status, and/or culture affected their sense of belonging in college. While none of the students said these negative experiences affected their persistence, their ability to overcome them speaks to their resilience.

Sharon, a stopout who attended ACC in Austin, encountered prejudice toward the Valley. She says that "a lot of people think the Valley is uneducated," and at ACC she felt that some people looked differently at her because she is from the Valley. She also noticed that many students at ACC had more advantages, such as private tutors. "They don't understand [that] coming from that single parent low income, we wish we had that." Flor, who attended UT Austin, felt self-conscious about being a low-income student. She said "UT can be intimidating" because it seemed like so many of the students are wealthy.

At UTRGV, Melissa (a stopout) felt that being "from a lower income society" made it difficult to relate to many of her classmates. She said that was "really difficult… I remember feeling really alone." She felt that some of her classmates and professors looked down on her for not knowing things about college. "I remember feeling a little belittled. I don't think it was intentional." She felt that some of those same students also looked down on her for being at UTRGV on a scholarship. Meeting other students of the same socioeconomic status helped her realize that "it wasn't just me." Those students had

heard some of the same "belittling" things she had, and she said she knows "that was a hard thing [for them too]."

Melissa said it would have helped to have a mentor from a similar socioeconomic background to empathize with and advise her. "Because I had to go through that cycle of suffering, of having a hard time, and then of questioning, why is this so hard for me and not hard for them. And then it's like, oh, because of the area they come from or because the kind of family that they have. That's not fair. And then it comes to like an acceptance. And I had to go through that by myself. And that was pretty hard… having somebody who at least sort of understands what you're going through would have been really great. They have a therapist there on campus, but... I wanted to just talk to a regular person, who was just like, 'Yeah, it's tough… this is how I learned how to do it.'" Since college, Melissa has gained more self-esteem. Now when she doesn't know something that a more privileged peer knows because of their life experiences, she thinks, "I didn't grow up in the same space that you did. You probably don't know things I know.'"

The three completers who have attended college outside the Valley also experienced racial tensions. Flor's first apartment at UT was next to a fraternity house whose members had thrown bleach-filled balloons at Black students. She "was always scared" and "never spoke whenever I walked past that frat house" because she was afraid they would be "jerks" if they heard her accent. While she never witnessed any overt acts of racism on campus, she remembers hearing some students say that others had only been admitted because they were minorities, "not because they're smart enough." Flor joined a

club for international students, where she felt she could relax and speak freely, and talk in Spanish with other students.

When Gabby (also a completer) moved to a predominantly white city for graduate school, she experienced racism for the first time. She noticed people staring at her in stores and restaurants, and when she wore a face mask with a Mexican flowered design, some people looked at her "in disgust… like, 'how dare you show off that here?'" She thought, "I guess I can't really embrace my Hispanic Heritage here." While she had seen racial discrimination depicted in media, "on TV, I would see it more with African Americans… I didn't think it would happen to me until it actually happened." Gabby is incredibly resilient. "I know that there are some people out there who just think less of you, even though you can have so much to offer them… that just helps me more to try to breaking that stigma."

At Texas State in San Marcos, Maria (a completer) also experienced being a minority for the first time. "At first, I was intimidated… I always felt like I didn't belong until I reached out to people, and people were interested in my story and what I had to contribute in the field of nutrition." Even now, she still feels "a little bit out of place at times." When asked, she said there have been times when she was treated differently because of her background. "I hate to say this, but yes, especially because English is not my first language."

Time management in college

Nearly all the students (both stopouts and completers) said time management in college was a challenge at first, and while most were able to get a handle on it, they lost valuable ground while figuring it out. For example, Carlos (a stopout) initially struggled to balance school, working part-time, and participating in folklorico. “Trying to make time for everything, it was challenging… it took me my first semester to understand how to organize my [time]… without having to feel like it was gonna be too much to handle.”

Different students found that different systems worked for them. Leo (a completer) said his first year was “horrible” because he had class and work every day, so after that he scheduled all his classes into two weekdays. Vianey (a completer) and Melissa (a stopout) found it very helpful to schedule breaks in between classes. Vianey used her breaks to do schoolwork, since she worked in the evenings, while Melissa found that using breaks to eat and recharge “really made all the difference.” Because breaks between classes had not existed in high school, it did not occur to her to schedule them in college until an advisor suggested it. In her first two years, Eva (a completer) would sometimes procrastinate, and as a result “would get so overwhelmed.” After she transferred to UTRGV, she started using the syllabus to plan her work “ahead of time,” and designated Fridays and Saturdays as her schoolwork days so she could have Sundays free to recharge and “relieve my brain.” She worried that “if I get a little bit distracted, I will not make it,” so to keep herself motivated and resist the temptation to procrastinate, she focused on her goal of becoming a teacher and not having to struggle financially. At

first her study partners complained that she was starting assignments "too early," but in the end they told her they wouldn't have finished their assignments on time without her.

Students who paced themselves were less likely to burn out. For example, after Roberto's brother cautioned him against burning out, he took four or five classes per semester and took summers off from school to "refresh, recharge my batteries." He finished his bachelor's in six years. Similarly, Vianey (a completer) was careful not to take too many hard courses in a semester. In contrast, Juan was enrolled in all his easy classes first, so at a certain point he only had hard classes left. He and Lorenzo both left school because they were working long hours and taking full course loads, and while they initially intended to take only a short break from college, they have not yet resumed their degree plans.

Navigating institutions

As detailed in chapter two, support services (such as tutoring and writing centers) can contribute to persistence, and being able to access them when needed is important to student success. Most students (both stopouts and completers) mentioned seeking out these services, with varying results. For some completers, seeking out support services was critical to their persistence. For example, Maria said that when she realized how unprepared she was for college, she decided that "either I [can] feel sorry for myself, or I [can] look for help because I can't let this defeat me on the first or second week. So that's when everything got better." At both UTRGV and Texas State, she found resources online and by asking questions, including asking classmates how they did things. "I have

this quote that kept me going, it says ‘you create your own opportunities’ …by asking people, I was creating more opportunities for myself.” She and Flor both made use of food pantries in college.

Melissa (a stopout) also tried to find resources on campus, but with less success. Like Maria, she realized that she would have to seek out help: “They're not gonna just going to offer it up to me… even if I don't like talking to people, I'm gonna have to go do it.” She said she talked to as many people as she could, even though sometimes she felt embarrassed about not knowing things. Sometimes, when she tried to go to a resource that was listed on the college’s website, the office wasn’t there. When Melissa asked people in the neighboring offices if that resource had moved, they said they had never heard of it.

Melissa felt that UTRGV could have done a better job of informing students about the resources available on campus. As discussed in the section on peer support, she learned about resources like free tutoring, work study, and meal plans from her friend rather than from the university. “I didn't even know I was able to live in the dorm, I thought I had to be super rich for that.” Melissa wishes that her freshman orientation had informed her about services on campus, instead of focusing solely on “ice breaker” activities.

Another common theme in students’ interviews was use of academic support services. About half the completers and all but two of the stopouts mentioned using the tutoring and writing centers at their campuses. While most found them helpful, three stopouts and one completer did not, or did not try tutoring because they thought it would

not be helpful. Arvind (a stopout) went to tutoring, but sometimes they just gave him the answers and suggested he “look for the rest of the information in the book” rather than help him understand it. Even when he was failing classes, Lorenzo (a stopout) did not try going to the tutoring center because he figured that someone who was not in his class would not be able to help him. Carlos (a stopout) and Vanessa (a completer) were wary of using tutoring services because they thought the tutors would explain things differently than the professors, which they thought would confuse them. Two completers said that their university could have better advertised academic support services. Melissa did not know that UTRGV offered free tutoring until her friend told her about it, and Gabby didn't know there was a Writing Center until one of her teachers told her about it.

In addition to resourcefulness, the ability to advocate for oneself was important to persistence for several students. Flor was (a completer) working on her field placement hours part-time and on track to graduate in December of 2020 when she realized that because her financial support from FAFSA only lasted five years, she wouldn’t receive any more loans after May of 2020. She asked to switch from part-time to full-time so that she could graduate in the spring, but because it was already partway through the semester, the department did not want to grant her request. She had to advocate strongly for herself, saying “You all claim ‘four year degree’… [but] how am I going to get to graduation if you all don’t support me the way that I need?” She added that she has “had to speak for myself many, many times.” She said that “especially in a place like UT… you have to make sure that you're not just a number,” and that sometimes you have to ask to bend the rules.

Gabby's ability to advocate for herself allowed her to go to graduate school. After Gabby applied to SFA's master's program, they changed their prerequisite requirements to include courses she had not taken. "To be honest, when I first saw that, I'm like, 'Oh, well, that's it… I'm not gonna go.'" But at her family's prompting, she emailed the program director to explain her situation. The director waived the prerequisites for her, and she was accepted. She says that without encouragement, students often simply accept situations rather than contest them.

FINANCIAL FACTORS

While both completers and stopouts encountered significant financial challenges, financial barriers were the most common reason that students stopped out. Financial stress was greater for the students who did not receive material support from families in the form of a place to live and/or transportation. Even working multiple jobs, Maria (a completer) said "sometimes money is barely enough to make it." Melissa (a stopout) was often stressed about paying for her living expenses, and said that her classmates who were also not living with their parents "couldn't stop worrying about the fact that they felt like they weren't making it financially." She saw that students who had more resources had an easier time in college. "I just wish that I had already had money. Or I wish that I didn't come from a lower income society."

Two stopouts (Melissa and Arvind) in particular wished they had received guidance on managing personal finances from either their high school or colleges. Arvind feels that he could have avoided financial mistakes if he had been taught how to manage

money; for example, he fell prey to predatory payday loans years ago. Melissa and her best friend in college had to learn how to budget on their own: “Nobody taught us that.” Some completers also had trouble with managing finances; for example, Vianey says she still struggles with budgeting.

Balancing work and school

While financial aid covered school expenses for most students, all of the students felt that they had to work during college to pay their bills, at least part-time. Even students who lived at home and whose parents provided transportation felt that they had to work. Gabby (a completer) said that “when I stopped working… there was times where I was just frustrated [because] I didn't have money to spend, and I kind of had to rely on my mom and my dad.” An important finding within this theme is that completers were more likely to mention the importance on having an employer willing to work with their class schedules.

All the students (both completers and stopouts) were and are hard workers. In college, Vianey (a completer) went to the library every day: “Even on my birthday, I was there for eight hours.” Flor (a completer) worked multiple jobs throughout college, and in her last semester worked 12-13 hour shifts to complete her social work practicum. Sharon (a stopout) proudly identifies as a “workaholic.”

Balancing work and school was challenging for all students. Vianey (a completer) said it was “difficult” and took “a lot of discipline,” and Juan (a stopout) shared that it was “stressful.” Roberto (a completer) would come home exhausted after working eight

to 10 hours, and fall asleep at his desk when he tried to do schoolwork. Andrea (a stopout) remembers sitting in class her first semester, wondering "What am I doing here? It's 8:45 in the morning, I worked all night yesterday. And this is just the beginning."

Having to spend time working meant students had less time to spend on their studies and on making connections with professors and peers. For example, Flor (a completer) said that one reason she had a 2.0 her freshman year was because she had to work multiple jobs: "it was very, very challenging." Andrea (a stopout) failed her first math class because she had to put time into working rather than studying. While Leo (a completer) easily made connections with teachers in high school, because he had to work, he did not have time to visit professors' office hours in college.

Completers were more likely to mention the importance on having an employer willing to work with their class schedules. Five of the eight completers (Eva, Vanessa, Vianey, Roberto, and Gabby) and two of the stopouts (Melissa and Andrea) said it was very helpful that they had flexible employment. In fact, Andrea and Roberto mentioned turning down higher-paying jobs because they did not offer enough scheduling flexibility. Similarly, on two occasions, Gabby had to leave jobs because her supervisors would not work with her school schedule.

Completers were more likely to say they put school before work. For example, Gabby said "my school outweighed my job," while her older brother attended college part-time so he could work more. Eva noted that while students "have to make college a priority" in order to finish school, many students have to put work first "because that's

what's putting food on the table" for them and their families. She saw many students drop out of STC "because of their socioeconomic status."

In contrast, three of the stopouts left school in order to focus on earning money. Juan and Lorenzo were working full time and taking online classes, and decided to take a break from school because they were feeling burned out. Carlos took a break from school because he saw friends moving out of their parents' houses and felt like he wasn't seeing any progress in his own life, so he took a higher-paying construction job outside the Valley.

Financial assistance

Receiving and maintaining financial aid was a significant difference between completers and stopouts. All of the completers received federal financial aid throughout college (Flor in the form of loans), but only two stopouts (Andrea and Juan) received financial aid throughout their time in college. Two stopouts did not receive any aid: Carlos did not qualify for it, and Sharon's mother refused to fill out the FAFSA. Three stopouts initially received financial aid but lost it: Arvind and Melissa because they withdrew partway through a semester, and Lorenzo because he dropped too many courses after the add/drop period.

For most of the students (both stopouts and completers) who attended college in the Valley, the financial aid they received fully covered tuition and fees. A few students even had enough left over to pay for textbooks and other sundries; for example, Leo (a completer) said he "got back" about $1,500 each semester from financial aid. For other

students, the financial aid they received was not enough; for example, Roberto (a completer) had to pay a few hundred dollars each semester at UTRGV.

A few completers mentioned receiving supplemental scholarships from their colleges. Maria applied for and received funds from UTPA, which were very helpful. Because "not a lot of students apply," the school even had enough available funding to send her to study abroad in London. At UT, Flor was part of a program called the University Leadership Network, which annually selects 500 incoming freshmen of low socioeconomic status considered at risk of dropping out. The program provides these students with mentorship and scholarships. While it is a four-year program, when Flor had to withdraw from UT, they put her scholarship "on freeze" until she returned.

One completer received help from her employer in the form of scholarships. Starting in her third year of college, Eva received multiple scholarships from McDonald's, which helped her "a lot." She had worked there since high school, but had not known that they offered scholarships until the start of her junior year of college. At that time, she had stopped qualifying for federal grants because she had gotten married, which changed her income status. When she mentioned it to her manager, he told her about the scholarships. She was surprised she had not been made aware of them sooner, and she said that "nobody ever" takes advantage of the scholarships because they don't know about them.

Three stopouts expressed having an aversion to taking out loans, and chose to work more rather than borrow money. Sharon said that in her community, the perception is that "if you don't have the money, you can't afford it… My mom always told us 'don't

get into debt, [if] you get into debt, it's a circle, you're never going to get out.' So she always put that fear in me." Similarly, Arvind has seen a family friend who had been living beyond their means go through bankruptcy, which makes him cautious about borrowing money.

Maria (Texas State), Flor (UT Austin) and Vianey (UTRGV) were the only students who took out loans, and all completed their degrees. In Vianey's junior year, there was an issue with her FAFSA, and had to take out a loan (which she is still paying off) to pay her tuition for that year. Flor's family was the only one that saw student loans as commonplace. Flor, who graduated earlier this year, said "so far, I'm not stressed out about [repaying loans]… I know it's gonna take me many, many years. But I already talked about it with my loan lender, and my payments are as low as $10 a month until I find [full-time] employment." She thinks of it like a streaming subscription, like Netflix.

Materially supporting family

For two stopouts (Arvind and Sharon), needing to financially take care of family was their primary reason for stopping out of college. Arvind says the responsibility to take care of family is part of his culture, and so when his family struggles, he struggles. He dropped out of STC in 2014 because his mother was diagnosed with diabetes, and left a good job in Illinois to help out his family when his mother's health worsened. Now, both his parents have diabetes. "I'm the one that goes, gets the medication, takes my mom and my dad to their appointments, once they're not able to see." He said that while his older brother does "help out when he can," he is less involved because he is married

and has his own family. Arvind has turned down offers to make good money in Houston and Kansas. He says he has "thought about it so many times," and "would love to" take those jobs, but feels that he has to stay in the Valley to deal with any family emergencies that come up.

Sharon (a stopout) also stopped out in order to provide for her family. In Sharon's senior year of high school, her mother started "putting on pressure" to "help with finances" by focusing on work rather than college. Sharon had seen family members and friends who went to college in the Valley drop out because it was "too much for them, caring for the family and then going to school." She decided to go to college in Austin to try to distance herself from those pressures, but "even though I'm five hours away, sometimes family problems still come to me," and she had to withdraw from ACC to earn more for her family.

While Gabby's (a completer) parents supported her education, she saw other students whose families were unable to do the same. "A lot of students are required to help out their families, so it's just kind of hard for them." One of her friends dropped out because the stress of going to school while working to support his family "got to be too much for him." After her cousin finished her bachelor's in business from UTRGV, she felt rushed into finding a job to support her family, rather than taking time to find one that uses her degree.

Financial charges after withdrawal.

For three stopouts, lack of funds to pay for financial charges incurred after withdrawing is the primary barrier to continuing their education. All three (Melissa, Arvind, and Sharon) temporarily withdrew due to family crises, and when they tried to re-enroll, discovered that they could not do so without paying a charge from the semester they withdrew. Sharon had to stop attending ACC for a while because her family was having financial issues, and she had to earn more money to help them. When she tried to go back to ACC, she was told she had to pay off a $500 charge from her previous semester. It took her a while to save up the money, but she eventually paid it off. However, sometimes when she logs in to her school account, "it says that I still owe it." When she calls the school about it, they tell her that it is not a problem as long as she has the email confirmation of her payment.

Melissa requested to withdraw from UTRGV after her father passed away suddenly a few weeks before the start of the semester. She filed to withdraw two days before the deadline, but when she tried to re-enroll the following semester, the school told her she had withdrawn too late and would have to pay $5,000 for the tuition for the semester she withdrew from. While she had had financial aid that covered her tuition, she school said that because she had withdrawn, her financial aid had not been processed and was not applied to those courses. When she tried to contest the situation, the school said it was too late to do so.

Arvind withdrew from STC in 2014 to focus on supporting his family after his mother was diagnosed with diabetes. He says he filled out his withdrawal paperwork

properly, and remembers obtaining all the required signatures. Years later, when he enrolled at STC a second time, he was told that everything was in order, and was allowed to complete his first semester. But at the start of the following semester, he was told that he had to pay $3,000 for his tuition from the semester he withdrew in order to continue taking classes.

He was very surprised, because when he withdrew, he was not told that he could have an outstanding balance when he re-enrolled. He was told that in order to get the charge dropped, he would have to get a letter from a doctor proving his mother's illness. But because it had been years ago, he did not remember the name of the doctor his mother had seen. He was very frustrated that he had invested in a whole semester before learning of this roadblock. He had heard of the same thing happening to other STC students, including a former coworker of his.

Earlier in the pandemic, an STC representative called him to ask him to re-enroll. A few days later, he heard from his former coworker that they had called her too. He felt like STC was only calling because they were "desperate" for money due to the pandemic, and that they were "playing with students' emotions."

FAMILY FACTORS

Encouragement and support from family members, as well as the motivation to please parents and be a role model for younger siblings, was the most significant and common factor in students' persistence. However, obligations to support struggling family members was also a key factor in why some students stopped out.

Family as a source of motivation

All but two students (one completer and one stop-out) had parents who encouraged them to attend college. For example, Eva's (a completer) mother is the primary reason she attended college. After graduation, Eva "procrastinated" on enrolling in college, and thought she might wait a year to start school. But when her mother learned that Eva's financial aid would completely cover her tuition, she told her that if she did not start school right away, she would not drive her to work anymore. That motivated Eva, and her mother took her to STC that same day, which was the first day of classes. That was the first time Eva had ever set foot on a college campus. Eva is grateful that her mother pushed her, and thinks that if she hadn't, she might not have ever gone to college. "If my mom hadn't done that, where would I be right now?"

Andrea's (a stopout) cousin and older brother (who was in the military) strongly encouraged her to go to college so she could have a career path and a job with benefits. "That really motivated me, because he [her brother] was sacrificing everything for us."

Family was an important source of motivation to persist for nearly all the students, and for some it was the primary source. For example, Roberto (a completer) said that keeping his parents happy by going to college was "the coal to my train; that was my fuel." With a catch in his throat, Roberto said his father told him his education was his inheritance, because no one could ever take that away. "That hit me. That was the spark." Roberto's degree is proof for his family that "starting all over again in the States was well worth it."

Particularly for students like Roberto whose parents immigrated to the U.S., the recognition of how hard their parents worked to provide them with opportunity was motivating. For example, Eva said "It hits you [that] you have to better yourself for your family; your family's making all these sacrifices for you." She says their hard work also serves as a model. "They work so hard, no matter what they work in… I expected the same thing for myself."

At least one student was also motivated by not wanting to disappoint her parents. When Eva's sister (who is one year older) became pregnant and dropped out in her second semester, their mother was "a little bit sad." Eva remembers thinking, "I have to finish because what is my mom gonna think about me if I don't?... So I think that helped me a lot."

For some students, the verbal encouragement their families provided was important to their persistence. For example, when Eva felt discouraged, her mother would remind her that "this is all worth it… you are definitely going to make it, you just have to push through, just do it – do not procrastinate.'" Eva says it helped that both of her parents and her sisters would tell her how proud they were, and tell her that "you're doing very great, don't give up." When Flor withdrew from UT and returned to the Valley, a family member "dragged" her to STC to sign up for classes, saying "we're not gonna let you drop out."

Several students' parents wanted their children to go to college because they wanted them to have a better life. For example, Arvind's (a stopout) father told his children that he wanted them to have more opportunities and an easier life than he had.

Vanessa (a completer) said that when college felt arduous, remembering that her parents said “school is gonna give you a better life” kept her going.

In addition to parents directly telling students that a degree would translate to a better life, some students were motivated to go to college by seeing their parents struggle, and concluding on their own that college could help them avoid that. For example, Andrea (a stopout) said “I didn’t want to follow in the same footsteps as my mom, or like, I didn’t want to just struggle with my mom.” Similarly, Sharon (a stopout) had grown up seeing her mother “suffering from money issues. Sometimes she would have to give us her food. Sometimes I saw her awake all night. And it was really hard for me to understand when I was younger, but somedays, she wouldn't even sleep.”

Like Andrea, Sharon wants to break the cycle of struggle. “I don't want my family to follow in that trend… it's gonna stop with me.” She watched her older sisters start “having the same cycle, [and] I knew I had to be the different person out of my family” by going to college.

Several students were also motivated to finish their degrees because they wanted to be role models for their siblings. Maria plans to support her younger siblings in attending college. Vianey wants get her masters to set an example of what’s possible for her younger siblings. Sharon says her older siblings have started following her example of going to college, and that her nieces look up to her, and “That's why I continue to strive.” Feeling the responsibility of having others look to her gives Sharon motivation to keep going through hard times. “Even though some days I want to give up, I don’t, because there's a lot of people that are watching me… that's something that makes me

proud." Eva also encourages her older sisters to go back and finish school. "I keep pushing them… because it's true, your education is everything you're gonna have, that nobody can take away – that's yours."

Two stopouts (Arvind and Juan) and three completers (Vianey, Gabby, and Roberto) mentioned having older siblings who had attended college and could provide valuable guidance. For example, Roberto's older brother (who went to UTRGV) told him that it was a marathon, not a sprint, and advised him to keep moving forward but not burn himself out. Roberto followed that advice and paced himself by taking four or five classes per semester and taking summers off from school to "refresh, recharge my batteries." He finished his bachelor's in six years.

Two completers said that coming from immigrant families motivated them to take advantage of educational opportunities. Maria says that "remembering where I came from" keeps her going. "I always looked at education as an opportunity to be better. I feel like a lot of people take that for granted here in the United States… And I just reminded myself every day that the case would have been so much different if I stayed in Mexico. So I had the opportunity to be here and I had to make the best of it." Similarly, Eva recognized that because she was a U.S. citizen, she had more opportunities than her two oldest siblings (who have not attended college). They now have DACA, but at the time her parents didn't know about sources of financial assistance for undocumented students. Eva felt that "if I had all these opportunities… I have to use them for better education and for me to build a better future."

For the two students (Maria and Sharon) whose parents initially did not support the idea of their children attending college, their lack of support was a barrier. Sharon's (a stopout) mother did not understand her interest in academics, and refused to fill out the FAFSA because she was afraid it would jeopardize her as an undocumented person. Sharon says that she has felt "a little resentful" towards her mother for not supporting her education, but her mother has become more supportive in recent years. Her mother recently wrote her a letter of apology, explaining that she "just didn't expect one of my kids" to be so interested in school. Sharon does have one family member who was always supportive of her furthering her education: her favorite aunt, who has an associate's degree.

Maria's (a completer) parents also immigrated from Mexico, and were "very confused" about college and "always so concerned about the money for school." Because they did not understand her decision to pursue a degree, she felt that she could not tell them when she was struggling in college. When she had to transfer to San Marcos, their lack of support made the move "extremely difficult." They told her "you can move all your stuff alone… [and] they didn't talk to me for months." It was not until she graduated with her bachelor's that they truly realized they wouldn't owe anything to the school. Maria is "glad I'm helping them understand [about college] because I have younger siblings… I had to go through all of that, to educate them about college and all the possibilities there are." Still, her parents do not understand why she is going back to school to get her masters.

Material forms of familial support

Completers were more likely to receive critical family support in the form of room and board, and/or transportation to school and work, which greatly reduced students' expenses. Six of the eight completers lived at home the entire time they were in college, and the other two completers lived at home part of the time: Maria in her first two years of college, and Flor during the year she took a break from UT Austin. Five of the seven stopouts were not living with family at the time that they decided to take a break from college.

Living at home provided several students with protected spaces and times for them to study. For example, Vanessa says that living with her parents helped "a lot" because she had fewer responsibilities. Roberto's parents excused him from chores so he could focus on school, and always asked if he needed snacks or anything when they went to the store. Eva's mother knew that Eva did her schoolwork on Fridays and Saturdays, and would avoid telling her when there were family gatherings on those days. "She didn't want to distract me from what I was doing, because she saw that it was much more important. So that would help me a lot." Living at home also provides stability and consistency, whereas students like Melissa had to move multiple times during and after college.

Two completers' families provided critical support in the form of transportation. Eva's mother would drive her STC at 8 AM, pick her up after classes ended at 4 PM, drive her to work by 5 PM, and pick her up at closing time. Eva's mother brought her food to eat in the car on the way, and Eva changed into her work uniform on the drive.

Gabby also relied on her family for transportation. She and her brother both attended STC, so they carpooled to campus. Since Gabby, her brother, and her mother all had jobs, coordinating transportation was no small feat. Sometimes her brother would have to drop her off at work an hour before her shift, or her mother would have to use her break at work to pick Gabby up and drop her off. Gabby said "it was challenging at first, but… we still found a way to manage it."

Three stopouts did not receive any tangible supports from their parents during college, which meant they had to work more and shoulder more stress. Andrea felt that she "had way more responsibilities than anybody around me," and Sharon said that without family financial support, she had to "do everything on my own." Melissa, who was on her own except for brief periods of living with her father or grandparents, said she "was so stressed about money that I had a hard time."

Family influence/pressure

The pressure and influence from families was motivating to both completers and stopouts, but could also be a source of stress, and caused some students to abandon their first choice of school or major. While none of the students said they stopped out because of this, perhaps if these students had encountered one more barrier, it would have tipped the scale.

Being the first in their families to pursue a four-year degree was both motivating and intimidating for students. For example, Eva (a completer) felt a responsibility to be a model for her younger sister. Eva wanted her to go to college, and worried that if she

didn't make it, her sister wouldn't try. "That made me more confident, being the example for the youngest." She ended up helping her younger sister "a lot." Her sister is now in her third year of college to become a nurse, and Eva is "so proud of her."

While family was a critical source of motivation for most students, for some, parental influence limited their choice of college. Sharon (a stopout) said that "family sometimes can be a little stressor, because they want you to do things a certain way." Vianey (a completer) was accepted to several colleges outside the Valley, including her dream college (Schreiner University), but attended UTRGV in part because her mother is "very dependent in some ways towards us [her children]." Vianey says that "having to be there for your family [if] they need something" sometimes "stops people from going or doing certain things."

Similarly, even though Leo (who is the youngest child in his family) received a full ride to his first choice of college (UTSA), he attended UTRGV in part because his mother wanted him to stay close to her. While at first she seemed supportive of him attending college outside the Valley, after he was accepted to schools like UT Austin and UTSA, she started lamenting that "oh, you're gonna leave me, you're gonna leave." Leo says he doesn't regret attending UTRGV, because he loves his mother, and his best friend from high school graduated from UTRGV with him. Sharon (a stopout) is also the youngest in her family, and her mother also had a hard time adjusting to her becoming independent and going to college outside the Valley.

In addition to influencing their children's choice of college, some parents also pressured their children to choose majors they approved of, specifically those that led to

higher-paying jobs. Flor (a completer) had wanted to study theater, but her parents did not want her to major in the arts. She was "very afraid" of going against her parents' wishes, even though they were not paying for her college "at all." Similarly, as the first one in his extended family to attend college, Leo felt "a lot of pressure" to choose a major that would secure him a high-paying job directly out of college. Specifically, his family wanted him to become "something big" like a doctor or engineer. This played a large role both his decision to apply to college for engineering and his choice to switch to nursing. He felt "judgment" from his family when he eventually changed his major to psychology, even though he was happiest taking those courses.

NONCOGNITIVE FACTORS

Noncognitive factors, including the desire to help others, how they think about challenges, and their belief in their own capacity affected their persistence. Both completers and stopouts showed impressive resilience and determination.

Wanting to make a difference and help others

A common theme among both completers and stopouts is wanting a career in which they can help others, and for some students, this drive is an important factor in their persistence. For example, Melissa (a stopout) wants to become a choir teacher to help students the way she wishes someone had helped her, and is determined to return to school to do so. "If I could talk to my [students], and connect with them through the songs or music the way that I wish somebody did with me, and if I could really help somebody in college and tell them, 'it's going to be difficult, but it's going to be okay,

you're not alone, don't give up… remember why you love it [music],' that would make all the difference to me, if I could just do that for even one person."

Maria's (a completer) drive to help others helped her persist through undergraduate school and into graduate school. When she was 15, she had to return to Mexico to get her residency card. While she was there she volunteered at a clinic, where she saw "a lot of malnutrition." After that, she knew she wanted to work in public health. It motivates Maria to think that she is going to college not just for her, but for her community. "That's what's kept me going, just knowing that I had a purpose of why I was doing this." When she feels overwhelmed in school, she says "I have to remind myself why I'm doing this."

Vianey (a completer) felt similarly driven to obtain her degree in social work. "I was given that assignment in this world to go and make a difference… it's very, very reassuring to know that I'm not only focusing on what I want… it's not about me, it's about the people." In particular, she wants to work with "troubled" youth, because she once was one herself. In middle school, she felt "like I had no purpose; I just was a waste of space." She acted out because she was considered the "bad kid" at home, and felt that since she was being labelled a "bad kid," I might as well let it be true." In eighth grade, a pastor came to speak at her school, and "For the first time ever, I just felt that someone understood me," and felt that she was not alone. Vianey decided that she didn't want to be angry anymore, and wanted to help people. In recent years, she has spoken to middle school students, and shared with them the same message that helped her.

Resilience and perseverance

Many of the students I interviewed, both completers and stopouts, demonstrated impressive resilience in the face of challenges. For example, Flor (a completer) says she thinks that hardships give rise to resilience, which helped her finish college. Even though it was "very triggering" for her to return to UT after what she had experienced there, she is proud that she worked her way back and graduated. Speaking about resilience, she said "[For] people that are low socioeconomic status, and are first generation, are all these other classifications that I identify myself [as], that's one thing that I think made the difference." She said that what motivated her was not what society or her parents wanted, but "my own beliefs of what I start, I finish."

Students also showed impressive determination and persistence, and all the stopouts plan to resume their education and finish their degrees. Arvind said, "I don't care how old I am, I'll go sit next to 17, 18-year-olds when I'm in my 30s or 40s." Sharon said "No matter how long it takes me, I'm gonna go ahead and do it… sometimes I have to take it little by little, but as long as I keep being persistent, I should be fine." While Juan hopes he will still have financial aid to finish school, he said "if they don't cover it, I'm still gonna get those classes taken care of, no matter what it takes."

For three completers and one stopout, how they think about challenges has helped them persist. For example, in her math courses, Vanessa liked the challenge and feeling of earning an A after hard work. "Even though I had to work my butt off, I really enjoyed it." Flor was prouder of finishing her associate's at STC than finishing her bachelor's at UT Austin, because of everything she had to go through to finish her associate's while

working three jobs. Maria sees challenges as opportunities for growth, and felt that the "pressure of being conditionally accepted to UTPA pushed me even more, to learn more and to be successful in college… they saw something in me, so I had to prove myself." While transferring to Texas State was very difficult, she said "it helped me grow even more by accepting more challenges and just pushing myself even harder and knowing that I could accomplish even more than I thought I could." Similarly, Sharon said that when someone tries to discourage her, "It just gives me more courage within myself to do even better… Every push that you get to prove people wrong, especially yourself, I think that's what got me to be this strong and positive."

Several students (both completers and stopouts) had doubts that they were "smart enough" for college. Eva (a completer) said "I always doubted myself." Arvind (a stopout) calls his older brother (who finished college) "the smart one in the family." When Juan was considering college, he said there was "always this thought in my mind… [that] 'you won't be able to make it.'" While he said it was "wrong" and "bad" to think in that "negative" way, those thoughts "let me down a little bit." Maria (a completer) said she "felt like college was for very smart people, and that I wasn't part of that group." Students' beliefs about their intelligence were influenced by messages they received in grade school. For example, because Andrea (a stopout) had "always struggled" in school and been placed in extra help programs and lower-level math courses, she thinks she has "never been a smart student."

Students' doubts about their own capacity can threaten their persistence. For example, when Leo (a completer) found himself struggling to earn B's in a highly

competitive nursing program, he “kind of psyched myself out” and dropped out of school for a semester before changing majors. He says “Now, thinking back, I could have gone for it [nursing].” Maria (a completer) also said there were times where she doubted her ability to finish college. Even in graduate school, she sometimes felt like she didn’t belong because she felt like “everyone was smarter than me.” Fortunately, her “professors are constantly reminding everyone… that they selected us in the program for a reason, so therefore we belong.”

Chapter 6

This study was guided by this research question: *How do low-income, first-generation, Latinx students understand and make sense of the factors that they believe contribute to their persistence in college?* To answer this question, I interviewed fifteen students who had graduated from Paloma High School between 2013 and 2015 and had attended at least four semesters of college. All but one student enrolled directly after high school. Most students attended UTRGV or STC, and only four of the students have attended college outside the Valley. At the time of the interviews, the students were between the ages of 24 and 26. Eight of the students have completed a bachelor's degree, while the other seven have stopped out. This chapter summarizes important findings from the previous chapter, explains how the findings confirm, disconfirm and extend existing literature and speak to theory, and discusses implications for policy and future research.

SUMMARY OF KEY FINDINGS

Factors that contributed to persistence

It is important to note that all 15 young adults that I interviewed have "beaten the odds" and overcome significant barriers just by enrolling in college, and by making the progress they made toward attaining a degree. All of the students in this study persisted to some extent, and all of the stopouts are a semester or two short of an associate's degree. Stopouts and completers shared many of the same factors that contributed to persistence, which helped both groups make progress toward their degree.

Parents were one key contributor to persistence. Nearly all the students in this study had parents who wanted them to attend college, and for nearly all the completers and half the stopouts, family support and encouragement was a primary factor in their persistence. A few students said that they may not have enrolled in college at all without their family urging them to do so. As first-generation students, they wanted to make their families proud, and to honor the sacrifices that their parents had made for them (many of whom had immigrated from Mexico). Their parents wanted them to have a better life, and several students said they were motivated to go to college because their parents taught them that education was the way to a better life.

Families also provided critical support in the form of room and board, and/or transportation to school and work, which greatly reduced students' expenses. Living at home also provided students with stability and consistency, and protected spaces and times for them to focus on their academics. The primary difference I found between the two groups was that more completers received material family support in the form of room, board and transportation, as nearly all the completers lived at home for most of their time in college. Six of the eight completers lived at home the entire time they were in college, and the other two completers lived at home part of the time. Five of the seven stopouts were not living with family at the time that they decided to take a break from college.

One key finding that applied to nearly all of the students (both stopouts and completers) was that family and/or peer support contributed to their persistence. For several students (both completer and stopouts), peers provided both academic support and

information, and were important sources of emotional support and motivation. One completer (Leo) said his close friend was the primary reason he finished his degree, and two stopouts (Andrea and Melissa) said that was the main reason they persisted as long as they did.

As first-generation students, both completers and stopouts said that encouragement from high school teachers helped them believe college was an option for them, and helped develop the confidence to persist. Having teachers see potential in them was particularly powerful for the few students whose parents did not encourage them to attend college. Some teachers even continued to serve as an important resource to students during college.

Barriers to persistence

All students in this study encountered barriers, and many of the stopouts and completers encountered similar barriers. One of the most important findings of this study is that most of the students who stopped out did so because of the accumulation of barriers. While most students who stopped out said they did so for one particular reason, they all had encountered barriers prior to that which took a cumulative toll. Barriers that add time and cost to a student's degree plan (such as including failing classes, placement in remedial courses, and taking courses that do not apply toward the one's degree) drain their resources, and the more time a student spends in college, the greater the chance that an external event (like a family or financial problem) could cause them to stop out.

Barriers that add time and cost to degree plans

As noted above, all students (both stopouts and completers) encountered barriers that added time and cost to their degree plans. One such barrier was failing courses. Students failed courses for several reasons including lack of preparation in high school, unhelpful college instructors, and not receiving help from academic support services. While all the students were eventually able to get up to speed in college and figure out how to pass their classes, more than half the stopouts failed at least one course in their first year.

Another barrier that some students encountered was placement in remedial courses, which also adds time and cost to degree plans. At least two stopouts (Andrea and Sharon) were placed in remedial math courses, and they both failed their first one. To this day, they have not been able to fulfill the math requirement for their degree plans. This could have been avoided if they been better prepared in high school, or if their colleges had had different policies around math requirements for their degrees and/or mandating remediation.

Poor advising also added time and cost to the degree plans of both stopouts and completers, and was a factor in stopping out. Three stopouts and two completers were advised take courses that did not apply to their degree plans, or knew of other students who were. For example, Vianey graduated later than she could have because her first advisor signed her up for courses she did not need to take. Her friend was similarly misadvised by the same person, and ended up not dropping out because he ran out of financial aid before he could finish his degree.

Good advising can help students choose courses and professors that are a good fit for them, which can increase the likelihood of passing. In his first year of college, Lorenzo (a stopout) withdrew from several courses because he had difficulty learning from those instructors, and thought he would not be able to pass them. He eventually learned to choose professors that were a good fit for him, but only after he lost his Pell grant for withdrawing from too many courses. If he had not lost his Pell grant, he may not have felt the need to work as much as he did, and may not have burned out from working long hours while in college.

Advisors can also help students choose courses that are aligned with their interests and career goals, while taking courses that are not can discourage them. At STC, Eva (a completer) received no guidance on how to choose courses and did not know about the course catalog (which had course descriptions), so she selected classes based only on their names. As a result, she took courses that she did not enjoy or see as relevant to her goal of becoming a teacher, which discouraged her so much that she considered leaving her program.

Finally, good advising can help students schedule their degree path to help them persist. One of the main reasons Juan stopped out is that his early advisors signed him up for all the "easy" courses in his degree plan rather than spreading out the difficult courses, so at a certain point all he had left were six or seven difficult courses. At that point, he met with an advisor who told him that his previous advisors should have counseled him to spread the hard classes out, and that he had a very challenging semester ahead. This discouraged Juan, and he stopped out. Another stopout, Melissa, had an

advisor who was not familiar with the demands of majoring in music and told her to sign up for a core course even after she expressed concern that her semester was too busy. She ended up failing that course because she did not have time to attend tutoring.

Financial barriers

Both completers and stopouts encountered financial barriers, but the barriers were greater for stopouts. Four of the stopouts (Melissa, Arvind, Sharon, and Carlos) said they would likely have finished their degrees if they had had more financial resources. Arvind and Sharon initially stopped out in order to work more to support their families when they were in crisis, and Melissa stopped out after suddenly losing her father. When they tried to resume their education, all three were told they could not re-enroll until they paid tuition for the semester they withdrew from. Carlos went from full-time enrollment in his first three semesters to part-time in order to reduce his father's financial burden, but after four more semesters, he stopped out because he felt like he was "falling behind" compared to his peers who were earning more money and able to live independently. While all of the completers were eventually able to overcome their financial barriers, two nearly discontinued their education due to financial challenges: Flor left UT for a year after losing her job (and room and board along with it), and Roberto nearly stopped out due to financial hardship during the pandemic.

Financial aid was an important aspect of students' financial situations, and receiving and maintaining sufficient financial aid was a key difference between stopouts and completers. Three stopouts either never received financial aid (Sharon and Carlos) or

lost it (Lorenzo), and had work more hours and take fewer classes as a result. All the completers received financial aid for most of their time in college, and all said it was critical to their persistence. Some completers nearly stopped out due to disruptions in their financial aid. Roberto ran out of federal financial aid in his last semester, and would have stopped out if his university had not provided him with additional financial assistance. Flor had to scramble to finish her degree requirements one semester ahead of schedule because she otherwise would have run out of federal aid and would not have been able to afford the last semester.

Burnout

Another significant difference between stopouts and completers is that completers were generally more able to pace themselves, while some stopouts burned out from working long hours while taking a full course load. Two stopouts (Juan and Lorenzo) left college because they burned out taking online courses (full-time) while working long hours in construction. While both considered taking a reduced course load, they decided they would rather take a break and then finish strong, but have since lost their momentum and not returned. As mentioned earlier in this chapter, Carlos also burned out. After four years of college (mostly part-time), he became tired of seeing his friends "moving up" in life while he felt stuck, and stopped out to take a full-time job in construction that paid well. If he had been able to afford taking classes full-time, he might have finished his degree in the time he has already spent in college.

For these three stopouts, the pull to work has outweighed the pull to finish their degree plans for the time being. None of the three said they felt they could not afford to stay in school; rather, they stopped out in order to take advantage of job opportunities that they felt were in their best interests at the time, and still plan to finish their degrees at some point. Both completers and stopouts acknowledged the opportunity costs of being in college, but because of cumulative barriers, some stopouts reached a limit to the amount of time and energy they wanted to put into college before finishing their degrees. In contrast, the completers decided to prioritize school over work for the full duration of their degrees, even when that meant turning down opportunities to earn more money, for three main reasons: their parents had told them that education is the key to a better life, and/or they or a friend strongly encouraged them; the jobs they wanted required them to finish their degrees; or they had a strong mentality toward finishing what they started.

Another factor that helped completers avoid burnout was that they were generally more able to pace themselves academically. For example, Vianey spread out her difficult courses (in contrast to Juan's experience), and Roberto intentionally never took more than four courses per semester to avoid burning out. Eva started off taking fewer courses, and gradually added more as she felt more confident, which she feels was a good strategy.

Institutional policies

For some students, institutional policies were significant barriers, particularly around transferring credits and re-enrolling after withdrawing. As mentioned earlier,

three stopouts withdrew temporarily due to family crises, and when they tried to resume their degrees, they were told they had to pay for the tuition of the semester they withdrew from before they could re-enroll. For two of these students (Arvind and Melissa), that is their primary barrier to continuing their education. Transfer policies also delayed the graduation of two completers (Eva and Maria). They each had to retake more than a semester of courses after transferring, which was very discouraging, and a significant barrier to overcome.

Implications for Literature and Theory

In this section, I will discuss how findings from previous studies applied or did not apply to the population in this study, how the present study extends empirical literature and theory. As explained in chapter two, previous studies have identified factors that affect persistence for students in general and for those who are Latinx, low-income, or first-generation (or a combination of two of those identities), but few studies have examined the experiences of students at the intersection of these three identities. The literature shows that students who are Latinx, low-income, or first-generation tend to face particular challenges, and that their identities also confer certain strengths. In addition to taking an intersectional approach with regard to students' identities, this study also differs from previous ones by illustrating the cumulative effects of barriers, rather than focusing on how individual factors affect persistence in isolation.

How this study speaks to previous literature

One area of the research literature that this study speaks to is how levels of academic preparation and achievement predict college success. Previous literature has established that low levels of rigor in high school negatively affects college persistence for Latinx, low-income, first-generation students. This study confirms findings that it can take these students a while to get up to speed in college, and that even those who performed well in high school often feel unprepared. Previous literature has also documented how academic performance in high school predicts college persistence for students in general. This study adds to the small but important base of literature showing that the link between achievement in high school and persistence in college may not be as strong for Latinx students. While only two completers and one stopout graduated in the top ten percent of their class, all of the students were eventually able to get up to speed in college. This study also confirms previous research findings that college academic performance, particularly in the first year, can be a stronger predictor of persistence than pre-college academic performance, given that more than half the stopouts failed at least one course in college (compared to one completer).

The second research area that this study speaks to is the role of financial barriers and supports in persistence. The students in this study encountered significant financial barriers, and as documented in prior research, this affected persistence. First-generation college students tend to spend significantly more hours per week working off-campus than their continuing-generation peers, and this study supports previous findings that the number of hours college students work per week is negatively associated with

persistence. It also confirms previous research that students who contribute financially to their families are less likely to persist, which Latinx students are more likely to do. In addition to confirming the significance of financial barriers, this study also confirmed that students who receive financial aid are more likely to persist. It also confirms one study's findings that low-income, first-generation, and Latinx families had difficulty trusting that taking on student debt would pay off.

While the literature generally states that students who start at two-year colleges are unlikely to ever earn a four-year degree (even if they aspire to do so), three of the completers in this study started at a two-year college, and felt that doing so was helpful to their persistence toward a four-year degree. They pointed out that starting with their associate's at a community college was more affordable, and that the classes were less difficult than at the university, which provided a more gradual transition from high school. In addition, two of the students found the instructors at the community college to be more helpful and enthusiastic.

Previous literature has identified peer and family support as important factors in persistence, and this study provides rich data illustrating how important these factors are for low-income, first-generation, Latinx students. While most of both completers and stopouts received motivation and encouragement from parents, a significant difference was that completers were much more likely to live at home. This diverges from previous findings that students who live at home are significantly less likely to persist in college when controlling for race and income level (Bozick, 2007). This study also highlights how low-income, first-generation, Latinx families' experiences and culture influence

students' decisions around enrollment and persistence. For example, for Roberto, the pride and responsibility of being first-generation was intensified by his desire to honor the sacrifices his parents made in leaving a comfortable life in Mexico to give their children more educational opportunities in the U.S. This study also contributes to the literature by providing rich counternarratives to deficit narratives about low-income families of color.

This study also speaks to research on non-cognitive factors such as help-seeking behaviors, college self-efficacy, and sense of belonging. Previous studies have established that college self-efficacy contributes to persistence. This study finds that for this population, teacher encouragement in high school was particularly important to developing college self-efficacy. Previous literature has also shown that help-seeking behaviors support persistence. This study provided detailed examples of the benefits and challenges of help-seeking, particularly through Maria and Melissa's experience. This study also differs from previous findings that Latinx first-generation students tend to be reticent to ask for help from individuals with whom they do not already have established relationships, because all of the students in this study were willing to seek assistance (although in some cases they did not receive helpful aid).

Previous research has established that a sense of belonging can be important to persistence, particularly for marginalized students who are more likely to feel like outsiders in institutions designed for white middle- and upper-class students. Most of the students in this study attended Hispanic-serving institutions in the Valley, where the most salient differences among students were class and first-generation status rather than race

or ethnicity. Some students did feel that their lower-income status and/or lack of college-going knowledge did affect their ability to connect with some people on campus, and the four students who attended some college outside the Valley were much more self-conscious of how their ethnic, linguistic and cultural identities affected how they "fit in." However, none of the stopouts attributed a lack of belonging to their stopping out.

How this study speaks to theory

This study builds on theory in several ways. In order to persist in college, the students in this study drew on forms of capital described by Yosso (2005) in her model of community cultural wealth. Nearly all of the students' families had aspirational capital, which allows "themselves and their children to dream of possibilities beyond their present circumstances… even in the face of real and perceived barriers" (Yosso, 2005, p. 77-78). For some students, peer support was their primary source of motivation in college, in keeping with Yosso's contention that "peer and other social contacts can provide both instrumental and emotional support to navigate through society's institutions" (2005, p. 79). Several students (Flor, Maria, Gabby, Melissa, and Sharon) also demonstrated impressive resistant capital when faced with racism and/or classism on campus, as detailed in the section on belonging in the previous chapter.

Navigational capital was an important element in completers' success. Yosso (2005) defined navigational capital as the "skills of maneuvering through social institutions" (p. 80), which are often not created with marginalized students in mind. Maria and Flor are impressive examples of navigational capital in their ability to find and

marshal supports and resources at predominantly white institutions. Students' experiences also showed that the ability to advocate for oneself is critical to overcoming certain barriers. For example, three completers were able to petition their institutions for exceptions to policies, allowing them to graduate. Flor convinced her department to allow her to finish her program requirements a semester ahead of schedule, before her financial aid ran out. At Gabby's request, the graduate program she applied to waived its new prerequisite requirements for her. Roberto's university did not provide him with the financial assistance to finish his degree until he talked to a reporter who published his remarks on his frustration with the university's policies during the pandemic.

Most of the students in this study were not explicitly taught how to navigate institutions of higher education, and the findings indicate that assuming students have this form of capital and neglecting to develop it places them at a disadvantage. For example, because Leo did not know how to reach out to colleges during the admissions process, he did not contact UTSA about the issue with his financial aid package until very late in the process. While he did complete his degree at a different institution, the program he started pursuing there discouraged him, and he stopped out for a semester. He might not have returned and finished his degree, but his friend insisted. Two stopouts (Melissa and Arvind) had difficulty accessing their institution's support services, such as tutoring, and were not able to successfully contest the financial charges they faced when trying to re-enroll after stopping out.

For the three students who stopped out to pursue job opportunities in construction, structuration theory helps understand their choice. Structuration theory recognizes both

the individuals' agency and self-determination, and the influence of the inequitable structures in which they make decisions (Shilling, 1992). Willis (1977) used structuration theory to explain why British working-class youth consciously rejected middle-class values of academics. While their decision may not seem rational to an outsider, it was carefully considered, and made sense given the information they had available to them. However, because they lacked access to knowledge of society beyond their social circle, they based their decisions on incomplete information. Willis concluded that cultural influences and social class positions affect students' decision making. Ultimately, even though the students saw themselves as actively choosing their careers rather than being pushed into them, they ended up reproducing the rigid class structure. More recently, in a study of 12 high-achieving rural Mexican immigrant high school students, Valadez (2008) used structuration theory to understand how social, cultural, and economic forces influenced and constrained students' decision-making processes. In this study, structuration theory helps us understand Lorenzo, Juan and Carlos's conscious decisions to stop out in order to pursue high-paying jobs in construction, with the intention of finishing their degrees later. If they had more continuing-generation mentors to offer advice and information, they may have made different decisions.

Intersectionality attends to how social identities interact to shape people's lives, and structural intersectionality describes the ways that social systems interact to shape the experiences of individuals and recognizes that people with different identities face different obstacles (Crenshaw, 1991). For the first-generation, low-income, Latinx students in this study, the interactions of these identities shaped both the strengths they

drew on to persist and some of the barriers they encountered. Like many low-income Latinx students, they attended a high school that underprepared them for college due to structural inequities, in a community with a history of segregation and racial injustice (as detailed in chapter two). Being first-generation meant that students lacked college-going knowledge, but it also provided motivation for students, particularly for those whose parents had immigrated to the U.S. to give their children more opportunities. The strong familial ties in the Latinx culture helped many students persist, but being from low-income Latinx families also made them more likely to stop out in order to help their families financially.

In summary, as first-generation, low-income, Latinx students, both the completers and stopouts in this study encountered numerous barriers. Just as the multiple aspects of students' identities interact to affect their experiences, the multiple barriers they encounter interact to threaten persistence. While much of the existing literature focuses on how individual factors affect persistence, this study contributes to the literature by taking a more holistic view and understanding how the cumulative effects of barriers lead to stopping out. Even when a student is able to overcome a barrier, the toll it takes can work against persistence in the long run. This study also identified multiple missed opportunities to remove such barriers and support these students in persisting, which I will elaborate on in the section on policy recommendations.

POLICY RECOMMENDATIONS

The first-generation, low-income, Latinx students in this study faced particular barriers and have particular strengths. This study identified multiple missed opportunities to reduce the barriers they encountered and leverage their strengths. This section offers suggestions for how high schools, colleges, and other entities can better support these students in attaining college degrees. Just as the barriers that students faced were cumulative, they would be best served with multiple interventions.

Pre-college preparation

One of the most significant missed opportunities to support students in high school was the lack of advising. As noted in chapter two, prior research has found that high schools that serve low-income, first-generation, minority populations tend to offer less college advising. At Paloma and other similar schools, counselors' time is often spent more on administrative matters than providing individual guidance. While the best case would be to shift the administrative responsibilities away from counselors and/or provide more counselors, that requires a great deal of resources that not all schools can marshal. Fortunately, the experiences of students in this study suggest several recommendations for how schools can better support college-going in other ways.

Because students often did not know what questions to ask, or felt too intimidated, some did not seek college-going assistance from school staff. To address this, the school could proactively offer more information to students, rather than expecting students to go to counselors or the Go Center for help. One suggestion students in this study made was to have in-class presentations on college-going information, such

as the fact that applying to college and financial aid does not put undocumented students or parents at risk.

The fact that all the students in this study were able to get up to speed in college is impressive, but several failed courses before figuring out how to manage their time, study, and navigate college. Students pointed out that the college-readiness elective the school offered was treated as a free period, and could be better utilized to build college-going skills such as how to study and manage one's time, and how to find and access resources in college. This course could also be an opportunity to share lessons learned from alumni who went on to college, such as potential pitfalls to watch out for (like advisors who enroll students in courses that don't count toward one's degree plan). Students in this study shared that hearing from a recent Paloma graduate would provide a valuable perspective different from their teachers and counselors.

Students would also benefit from more assistance on the college application process. As discussed in the previous chapter, students received no SAT or ACT preparation, and low scores on college entrance exams negatively impacted at least three of the students (Roberto, Maria, and Sharon). Paloma could address this by having counselors or Go Center staff members speak to classes about the significance of college entrance exams, and directing students to free online resources (such as Khan academy). SAT and ACT practice could be incorporated into the curriculum of core classes, the college readiness elective, and/or afterschool tutoring programs.

High schools should ensure that all students receive college-going information, encouragement, and support, not just the "high achievers." Several interviewees

mentioned that students who were in the top ten percent were provided with more college-going encouragement, support, and opportunities than "regular" students were afforded. Some felt that the school did not expect them to attend college, and did not think they were worth investing in.

High schools can also support student success by expanding access to dual enrollment courses. In addition to providing better college preparation, dual enrollment courses provide credits that reduce the amount of time and money required to finish a degree. However, only a third of students in this study took dual enrollment in high school. Most of those who did not take dual enrollment said they would have if offered the opportunity, and several students did not even know the DE program existed until it was too late for them to participate.

In-college supports

As described in the section on barriers, lack of advising or inaccurate advising contributed to students taking courses that did not apply to their degree, and/or taking courses that they were not equipped to pass. Good advisors can provide other important guidance as well, as illustrated by the example of Melissa's advisor suggesting that she schedule breaks between classes (which she said made "all the difference"). Some advising can also be provided through student support groups or mentorship, but none of the students in this study mentioned participating in such programs. For example, Melissa said she wished she had a mentor of a similar socioeconomic background, but that to her knowledge there was no mentoring program at UTGRV. Having an assigned mentor may

be particularly beneficial to students who do not live on campus, as they do not have residential advisors and may be less tapped in to on-campus support networks. Some of these students were not even aware of resources like the course catalog and free on-campus tutoring until another student told them. In addition to the benefits of having a mentor, providing mentorship to others can be a source of motivation to persist, as it was for Sharon.

One additional role that college advisors and/or mentors can play is in counseling students who are considered stopping out or have stopped out. These support providers could help students think through the reasons they are stopping out, and giving them the opportunity to provide students with any pertinent information they might not have. For example, if a student is considering dropping out to take a job opportunity, support providers could help students determine the long-term difference in their earnings between taking the job and finishing their degree. For students who are feeling burned out, these support providers could suggest options for reducing their school workload while still making progress, to help students find a sustainable path toward finishing their degrees.

One of the most significant ways that colleges can support students is by changing their policies around withdrawing mid-semester, and providing more guidance toward their future re-entry. When Arvind and Melissa had to withdraw due to family crises, they diligently tried to follow their institutions' withdrawal policies, but were later told they would still have to pay the tuition of the semester from which they withdrew. Melissa was told that she had withdrawn too late (even though she had filed before the deadline),

and when Arvind tried to re-enroll, he was told he would have to provide documentation from the doctor his mother saw when he withdrew years ago.

Given the importance of peer support, college instructors can support students by facilitating collaboration between them, as Vanessa's algebra instructor did. Several students had difficulty forming connections with classmates on their own, and noted that while some professors helped foster social ties between students, others did not do so.

DIRECTIONS FOR FUTURE RESEARCH

This study suggests several directions for future research on college persistence. While the scope of this work was limited to three aspects of identity that affect persistence, future research could examine the intersection of additional aspects, such as gender and sexuality, and/or other underrepresented races and ethnicities. Similar studies could also be conducted in another context (outside the Rio Grande Valley).

Other methodologies could also yield additional data to provide a more complete picture. Conducting focus groups might bring out different data from students; for example, hearing each other's responses might remind them of aspects of their own experiences that might otherwise not surface. In the interest of generalizability, researchers could use this study to design a survey and send it out to a larger sample of students who share these identities, including those who attended other high schools and colleges. This could help determine how broadly applicable these findings are.

Findings of this study suggest factors affecting persistence that are worthy of closer inspection. Better understanding of the perspectives of parents, instructors, and

counselors could provide more context for the findings of this study that could enhance our understanding of how to reduce barriers and leverage strengths for students. For example, future studies could more closely focus on parents and families to understanding the origins of their beliefs about education that gave rise to them so strongly encouraging their children to attend college. Other research could examine the perspectives of advisors, instructors and administrators in both high school and college to understand the extent to which they are aware of the barriers the students in this study faced, why they believe those barriers exist, and how they feel those barriers could be addressed.

Future work could also investigate the scope of the barriers associated with trying to re-enroll in universities after withdrawing, such how many students are met with financial charges upon reentry. In addition, gathering data on the issue from the institutions' perspective would provide a clearer picture of the problem. In reading the current withdrawal form on UTRGV's website, I can understand how students may not fully comprehend how their withdrawal will affect reenrollment in the future, or how to petition the university for special consideration due to extenuating circumstances (such as the death of a parent).

Finally, this study was limited to the experience of students who attended college, and did not include their peers who chose not to attend college. Future research could examine why other students in their high school cohort chose not to pursue a college degree, and look for similarities and differences between those students and the ones who attended college.

CONCLUSION

Students' intersecting identities influence both the barriers they encounter and the assets they draw on in persevering toward their degrees. As first-generation, low-income, Latinx students, both the completers and stopouts in this study showed resilience in the face of obstacles. However, their stories illustrate that even when a student is able to overcome a barrier, the tolls such obstacles take can accumulate to derail students' progress. I hope this study will be used to guide efforts to support these students in attaining degrees.

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